BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	File No. _____
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

FARMERS BANK'S EXHIBITS TO FORMAL COMPLAINT

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 1
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Allen, George L [mailto:george.allen@verizon.com]
Sent: Thursday, April 18, 2013 8:39 AM
To: Bill Bailey
Subject: RE: LEAD: Farmers Bank-NEW PIP SITE REQUEST-ORDER VERIFICATION

Bill,
Hello. Attached is the proposal and contract for your signature.

Please let me know if you have any further questions regarding the quote or contract. If not please sign the contract and return to me.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Allen, George L
Sent: Wednesday, April 17, 2013 3:05 PM
To: 'bill.bailey@farmersbankva.com'
Subject: FW: LEAD: Farmers Bank-NEW PIP SITE REQUEST-ORDER VERIFICATION

Bill,
Please let me know when you can call me to discuss the PRI services at your new location.

My contact information is below.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 2
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Telecommunications Proposal

for

Farmers Bank

3100 GODWIN BLVD
SUFFOLK, VA 23434

Presented by:

George Allen
Account Manager

Customer Name: Farmers Bank **Sales ID: 108-13-100241**
Quote was Created on 04/18/2013 Expiration Date is on 5/18/2013 12:00:00 AM
Program: ISDN PRI **Term: 3-Year**

Description	MRC	NRC

Locations

Location	NPANXX	Address Line 1	Address Line 2	City	State	Zip
Loc1	757514	3100 GODWIN BLVD	-	SUFFOLK	VA	23434

Local Access **Sub Total** **$716.29** **$42.00**

From: Loc1 **To:** CENTRAL OFFICE

Speed: **Carrier:** VERIZON

Description	Quantity	USOC	MRC	NRC
End User Port Recovery Charge	1		$23.43	$0.00
Federal Universal Service Fund Surcharge	1		$14.67	$0.00
Federal Subscriber Line Charge	1		$30.35	$0.00
Federal Access Recovery Charge	1		$4.30	$0.00
First 20 DID Line No-for tel.answering svc	1		$9.27	$20.00
Add'l 20 DID Line No-for tel.answering svc	1		$9.27	$22.00
PRI Plus Port(1 to 100 PRIs) - 10K MOU	1		$480.00	$0.00
Digital Transport Facility(1 to 100 PRIs) - 10K MOU	1		$145.00	$0.00
Caller ID	1		$0.00	$0.00
Total			**$716.29**	**$42.00**

Early Termination fees may apply
Prices quoted are tariff rates and subject to change.
Prices are good for 30 days; taxes and surcharges not included in quoted price.

verizon

verizon Business Solutions Grou

Service Quotation for: Farmers Bank
Contact:
Product Description: VERIZON SERVICES
Issue Date:
Expiration Date:
Term Length: 1,2, & 3

Sales Specialist : George Allen
Sales Engineer:

Verizon - We never stop working for you
22001 Loudoun county parkway
Ashburn, VA 20147
Desk: 703-886-7823
Fax: 703-886-0634
www.verizon.com

Location Description	Service Type	Current Price	Install Charge	1 Year MRC*	2 Year MRC*	3 Year MRC*
VA	3xT-1 4.5mbps		WAIVED	$1,043.25	$953.25	$923.25
VA	4xT-1 6mbps		WAIVED	$1,366.00	$1,246.00	$1,206.00
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
			WAIVED			
Monthly Charge:						
Total Install Charge:				waived	waived	waived

Bundled Components For Internet

local loop
24X7X365 customer service
industry leading SLA's
online monitoring tool
DNS, IP Addresses, News Feeds

Voice/Data Bundle Description

Service Description

WE WILL BE PROVIDING YOU WITH A ROUTER FOR EACH SITE IF YOU COMMIT TO 2YR OR 3R AGREEMENT

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 3
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

APPLICATION FOR SERVICE
(State Tariff)

Customer Name:	**Farmers Bank**	Main Billing Tel. No:	**N/A**
Address:	**3100 GODWIN BLVD** **SUFFOLK VA 23434**		

Customer applies for and agrees to purchase from the undersigned Verizon operating telephone company the services identified below and as further described in Verizon's applicable Tariffs (the "Services"), for a minimum period of **3-Year** consecutive months following execution of this Application and commencement of Services hereunder (the "Service Period"). The Services will be provided subject to the terms and conditions of Verizon's applicable tariffs in effect during the Service period (the "Tariffs"), which are incorporated by this reference, and subject to the availability of suitable facilities.

If Customer terminates this Application or any Services prior to the expiration of the Service Period, Customer will promptly pay to Verizon any termination and cancellation charges specified in the Tariffs. The rates for the Services Shall be as set forth in Tariffs. Customer shall also pay all applicable charges, fees, taxes and tariff surcharges, including federal End User Common Line Charges, charged pursuant to applicable law, regulations or Tariffs.

Quantity	Service	MRC	NRC
1	PRI Plus Port(1 to 100 PRIs) - 10K MOU	480.00	0.00
1	Digital Transport Facility(1 to 100 PRIs) - 10K MOU	145.00	0.00

The Services will be provided at the following Customer locations:

Location	Address
Loc1	3100 GODWIN BLVD , SUFFOLK , VA , 23434

The provision of any additional locations and/or quantities of Services will be subject to Verizon's applicable Tariffs. Verizon may assign or transfer part or all of this Application to any of its affiliates. Upon reasonable prior written notice to Verizon and consistent with applicable Tariff supersedure or other regulatory requirements, customer may assign or transfer this application to any company that is the successor to substantially all of its assets. All other attempted assignments shall be void without the prior written consent of the other party.

Upon signature below by both parties, this Application and the Tariffs constitute the entire agreement between customer and Verizon regarding the Services, and supersede all prior oral or written quotations, communications, understandings or agreements. In the event of a conflict between the Tariffs and this Application, the Tariffs shall control. Each party represents that its execution of this Application is based solely on its independent assessment of the rights and obligations set forth herein and not on any other oral or written quotations, communications, understandings or agreements.

AGREED AND ACCEPTED:

CUSTOMER **Farmers Bank**

By
Name/title Bill Bailey VP/IT Manager

VERIZON **Verizon OneSource System**

By
Name/title _____

Date 4/29/2013

Date _____

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 4
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 08/22/13 Page 1 of 6
Telephone Number: 013 111-3114
Account Number: 000131113114 63Y
How to Reach Us: See page 2

received
8-30-13

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges	**$1,019.67**
Payment Received Aug 8. Thank You. Summary Bill Master	-1,019.67
Balance Forward	**$.00**
New Charges	
Invoice Point Charges	$1,014.93
Total New Charges due Sep 21	**$1,014.93**

To avoid a late payment charge, payment must be received before September 21, 2013.

Total Due **$1,014.93**

Your New Condensed Invoice Is Here!!

Your account is now set up to receive a condensed paper invoice. The new format provides your monthly billing essentials without the details or additional paper. To view all billing details for your invoice see instructions on the back of the remit stub and sign-up to use our secure portal and access your account online.

Manage Your Account Online

See reverse side for details.

5212431001 25+27

Telefax

Summary Bill Master

This bill was mailed on 08/28/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000131113114 63Y

New Charges Due: 09/21/13

Total Due: $1,014.93

Amount Paid: $.

00000008 02 MB 0.405 DQ023511 0001 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

1090000013111311462380060900000000000000000000001014935000000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

For Your Information

Verizon-Virginia is regulated by the Virginia State Corporation Commission.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733
* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **WYPB0L8FIE** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on* ***10/29/2013* *and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

Current Charges for Invoice Points

- **Verizon**

Bill Section	Calls	Subtotal	Amount
Monthly Charges:			
Monthly Service		817.73	
Total Monthly Charges			817.73
Additions and Changes to Service(s)			2.94
Tax, Surcharges and Other Fees			
Federal Universal Service Fee		.44	
VA Public Rights-of-Way Use Fee		4.85	
Federal Tax		23.10	
E-911 Tax		6.75	
VA Communications Sales Tax		41.65	
Federal Universal Service Fee		19.60	
VA Cost Recovery Surcharge		.83	
Total Tax, Surcharges and Other Fees			97.22
Total Verizon Current Charges			**917.89**

- **Verizon Enterprise Solutions Invoice Summary**

Description	Amount
Charges	97.04
Total Verizon Enterprise Solutions Charges	**97.04**

Total Current Charges for Invoice Points **$1,014.93**

Invoice Point Summary

	Account ID	Type*	End Office ID	Payments	Adjustments	Current Charges
1.	000130718479	P		.00	.00	1,014.93
Total Invoice Points Summary						**$1,014.93**

*** Type Codes**	**P Paper Bill**	**B Power Bill**	**R Revised Final Bill**
	E EDI	**S BOS BDT**	**F Final Bill**
G Bill Manager	**M Mag Tape**	**V Simple View**	**A IP added to Summary Bill**

Flexible Invoice Options Available
The new condensed paper invoice is here for select billing accounts. It provides a summary of the current month's charges and services associated with the account along with the amount due, a remit page and stub. The full invoice with all summary and detail information and the condensed invoice are available in a paperless format (.pdf file) on the Verizon Enterprise Center portal, within the Invoice tab, where users can view print and download their invoice files for up to 13 months of invoices.

To change from the condensed paper Invoice to either a total paperless invoice or to the full paper invoice users must log into the Verizon Enterprise Center portal to make the change. Please follow instructions below to log into the portal and change your invoice format:

1. Go to http://enterprisecenter.verizon.com
2. Log in to Verizon Enterprise Center with your User ID and Password.
   Note: Only users with entitlements to manage the specific Verizon account can request changes to their invoice. If you need to be entitled to an account, please look for the instructions on the back of the remit stub. If the invitation code is not on the back of your remit stub, please click on Request Additional Access under Tool Access and Request Status and then click on Request Invitation Code for additional accounts. You will also need to provide the billing account number and billing ZIP code for these requests. If you are unable to request this through the Verizon Enterprise Center portal, please contact your Verizon Service representative for assistance.
3. Upon logging into the portal, click on the Invoice tab.
4. Click on the 'Paperless Billing' link in the Invoices tab. Select Receiving Paper (Eligible) to display accounts eligible for paperless invoice OR select Receiving Paper -- Opt-in (Eligible) to display accounts eligible to Opt-in for a full paper invoice. Descriptions of these options are available at the bottom of the web page.
5. Select the accounts you want to switch to either paperless OR to opt-in for full paper invoice. Then click on either the 'Set Paperless' or 'Set Opt-In Paper' button at the bottom of the screen. Your selection will instruct Verizon to change your invoice media type accordingly.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Know What's Below. Call Before You Dig.
August 11 - or 8-11 Day - is a good reminder to call before you dig. Call 811 to have your lines marked before any digging project. It's FREE - and it can prevent injury and service interruption.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

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Telephone Number: 757 242-3477
Account Number: 000130718479 44Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges are included in the Summary Bill Master.

New Charges	
Verizon	$917.89
Verizon Enterprise Solutions	97.04
To avoid a late payment charge, payment must be received before September 21, 2013.	
Amount Transferred to Master	**$1,014.93**
Total Amount	**$.00**

Invoice Point Bill
This bill was mailed on 08/28/13

Account: 000130718479 44Y

This document is for reference only
For amount due, See your Summary Bill Master
Summary Bill Master Account 000131113114

00000008 DQ023511 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	827.63	827.63
Non-Regulated	0.00	187.30	187.30
Totals	**$0.00**	**$1,014.93**	**$1,014.93**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

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The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	Calls	Minutes	Amount
Monthly Charges			817.73
Additions and Changes to Service(s)			2.94
Tax, Surcharges and Other Fees			97.22
Total Verizon Current Charges			**917.89**

- **Verizon Enterprise Solutions Invoice Summary**

Description	Amount
Charges	97.04
Total Verizon Enterprise Solutions Charges	**97.04**
Total Summary of Current Charges	**$1,014.93**

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Know What's Below. Call Before You Dig.
August 11 - or 8-11 Day - is a good reminder to call before you dig. Call 811 to have your lines marked before any digging project. It's FREE - and it can prevent injury and service interruption.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Carrier Cost Recovery Charge Rate Change
Effective September 21, 2013, the Carrier Cost Recovery Charge that applies to long distance customers will increase from $0.28 per line to $0.36 per line. This Verizon surcharge defrays the costs that Verizon Long Distance and Verizon Enterprise Solutions pay to support interstate Telecommunications Relay Service, government number administration, local number portability and other fees assessed by the FCC.

Federal Universal Service Fund Charge

A recent review indicates that we have not correctly billed the charge that applies to your long distance account to recover the costs that Verizon must pay to the Federal Universal Service Fund. We have corrected this oversight and the charge will be included in your future bills. The Federal Communications Commission (FCC) sets the rate Verizon must pay, which is reviewed quarterly. You

will not be billed for previously omitted charges.

Long Distance Access Charge
A recent review indicates that we have not been billing the Long Distance Access Charge that applies to your account. We have corrected this oversight and the charge will be included in your future bills. The per line charge is $1.85 for Single Line and Centrex accounts, $3.85 for multiline accounts, $17.55 for ISDN PRI accounts and $3.85 for other line types. You will not be back billed for previously omitted charges.

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 5
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Billing Date: 12/22/14
Telephone Number: 013 111-3114
Account Number: 000131113114 63Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges	**$1,066.86**
Payment Received Dec 12. Thank You.	-1,066.86
Summary Bill Master	
Balance Forward	**$.00**
New Charges	
Invoice Point Charges	$1,060.20
Total New Charges due Jan 21	**$1,060.20**

To avoid a late payment charge, payment must be received before January 21, 2015.

Total Due	**$1,060.20**

Your New Condensed Invoice is Here!!

Your account is now set up to receive a condensed paper invoice. The new format provides your monthly billing essentials without the details or additional paper. To view all billing details for your invoice see instructions on the back of the remit stub and sign-up to use our secure portal and access your account online.

Manage Your Account Online

See reverse side for details.

Received
12-29-14

Summary Bill Master

This bill was mailed on 12/29/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

▼ Detach & return payment slip with your check, payable to Verizon

Account: 000131113114 63Y

New Charges Due: 01/21/15

Total Due: $1,060.20

Amount Paid: $.

00000378 02 MB 0.432 DQ035811 0002 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000131113114623800609000000000000000000000106020100000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

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For Your Information

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PO Box 33078, St. Petersburg, FL 33733
* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **CGE7AKNZQZ** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on **12/30/2014 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

Current Charges for Invoice Points

- **Verizon**

Bill Section	Calls	Subtotal	Amount
Monthly Charges:			
Monthly Service		837.71	
Total Monthly Charges			837.71
Additions and Changes to Service(s)			.60
Tax, Surcharges and Other Fees			
Federal Universal Service Fee		.10	
VA Public Rights-of-Way Use Fee		5.10	
Federal Tax		23.64	
E-911 Tax		6.75	
VA Communications Sales Tax		42.52	
Federal Universal Service Fee		21.48	
VA Cost Recovery Surcharge		.86	
Total Tax, Surcharges and Other Fees			100.45
Total Verizon Current Charges			**938.76**

- **Verizon Online Invoice Summary**

Description	Amount
Charges	.00
Total Verizon Online Charges	**.00**

- **Verizon Long Distance Invoice Summary**

Description	Amount
Charges	121.44
Total Verizon Long Distance Charges	**121.44**

Total Current Charges for Invoice Points **$1,060.20**

oice Point Summary

	Account ID	Type*	End Office ID	Payments	Adjustments	Current Charges
1.	000130718479	P		.00	.00	1,060.20
Total Invoice Points Summary						**$1,060.20**

* Type Codes	P Paper Bill	B Power Bill	R Revised Final Bill
	E EDI	S BOS BDT	F Final Bill
G Bill Manager	M Mag Tape	V Simple View	A IP added to Summary Bill

Flexible Invoice Options Available
The new condensed paper invoice is here for select billing accounts. It provides a summary of the current month's charges and services associated with the account along with the amount due, a remit page and stub. The full invoice with all summary and detail information and the condensed invoice are available in a paperless format (.pdf file) on the Verizon Enterprise Center portal, within the Invoice tab, where users can view print and download their invoice files for up to 13 months of invoices.

To change from the condensed paper invoice to either a total paperless invoice or to the full paper invoice users must log into the Verizon Enterprise Center portal to make the change. Please follow instructions below to log into the portal and change your invoice format:

1. Go to http://enterprisecenter.verizon.com
2. Log in to Verizon Enterprise Center with your User ID and Password.
   Note: Only users with entitlements to manage the specific Verizon account can request changes to their invoice. If you need to be entitled to an account, please look for the instructions on the back of the remit stub. If the invitation code is not on the back of your remit stub, please click on Request Additional Access under Tool Access and Request Status and then click on Request Invitation Code for additional accounts. You will also need to provide the billing account number and billing ZIP code for these requests. If you are unable to request this through the Verizon Enterprise Center portal, please contact your Verizon Service representative for assistance.
3. Upon logging into the portal, click on the Invoice tab.
   Click on the 'Paperless Billing' link in the Invoices tab. Select Receiving Paper (Eligible) to display accounts eligible for paperless invoice OR select Receiving Paper -- Opt-in (Eligible) to display accounts eligible to Opt-in for a full paper invoice. Descriptions of these options are available at the bottom of the web page.
5. Select the accounts you want to switch to either paperless OR to opt-in for full paper invoice. Then click on either the 'Set Paperless' or 'Set Opt-In Paper' button at the bottom of the screen. Your selection will instruct Verizon to change your invoice media type accordingly.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Rate Change and Free Monthly Call Change for Local Directory Assistance
On February 21, 2015, the rate for Local Directory Assistance is increasing from $1.99 to $2.49 per call and the number of free Local Directory Assistance calls is changing from 1 to 0 per month. However, free business listings are available when you use Verizon's new Visual 411 app at verizon.com/visual411. It offers coupons, deals, weather and more from your desktop, smart phone or FIOS TV! Verizon values your business and offers many services that can enhance your voice, internet and television experience.

Make Account Management A Simple Task
We know that our small business customers (less than 20 employees) like you have a lot on your minds. That's why Verizon has simplified online account management, so that you can access your Verizon phone, Internet, TV and applications with one user ID and password. Explore the tools that will let you view, print and analyze billing statements, set-up Paper-Free Billing and Auto Pay, as well as access your Verizon email. Plus, you can get technical support, earn and redeem Small Biz Rewards Points, get special discounts and much more. We simplified your account management so that you can focus on the bigger picture. Sign in or register at verizon.com/mybizlearn today.

And it's a similar story with our medium business customers (20 or more employees) like you who also have a lot on your mind. Explore the tools that cater to your business needs, allowing you to get order status around the clock, receive email notification when your invoice is ready so you can download or print it, and select paperless billing and pay online. You can also create, view and review the status of a repair ticket without making a phone call, as well as gain access from a mobile device or tablet, which means you are connected to your business at all times. Register today in the Business Sign-In area at verizonenterprise.com and keep your business running smoothly.

Virginia Cost Recovery Surcharge
On January 1, 2015, the VA Cost Recovery Surcharge, authorized by the Virginia General Assembly in 2004, will be discontinued and replaced by the VA Tax Recovery Charge. This event is the result of a change in the administration of the charge and will not alter the current rate.

Customer Proprietary Network Information (CPNI) Notice for Residential, Small and Medium Business Customers

CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

For residential, small and medium business customers, you may choose not to have your CPNI used for marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Telephone Number: 757 242-3477
Account Number: 000130718479 44Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges are Included in the Summary Bill Master.

New Charges	
Verizon	$938.76
Verizon Online	.00
Verizon Long Distance	121.44
To avoid a late payment charge, payment must be received before January 21, 2015.	
Amount Transferred to Master	**$1,060.20**
Total Amount	**$.00**

Invoice Point Bill

This bill was mailed on 12/29/14

Account: 000130718479 44Y

This document is for reference only
For amount due, See your Summary Bill Master
Summary Bill Master Account 000131113114

00000378 DQ035811 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	843.43	843.43
Non-Regulated	0.00	216.77	216.77
Totals	**$0.00**	**$1,060.20**	**$1,060.20**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	Calls	Minutes	Amount
Monthly Charges			837.71
Additions and Changes to Service(s)			.60
Tax, Surcharges and Other Fees			100.45
Total Verizon Current Charges			**938.76**

- **Verizon Online Invoice Summary**

Description	Amount
Charges	.00
Total Verizon Online Charges	**.00**

- **Verizon Long Distance Invoice Summary**

Description	Amount
Charges	121.44
Total Verizon Long Distance Charges	**121.44**
Total Summary of Current Charges	**$1,060.20**

. ou Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Rate Change and Free Monthly Call Change for Local Directory Assistance
On February 21, 2015, the rate for Local Directory Assistance is increasing from $1.99 to $2.49 per call and the number of free Local Directory Assistance calls is changing from 1 to 0 per month. However, free business listings are available when you use Verizon's new Visual 411 app at verizon.com/visual411. It offers coupons, deals, weather and more from your desktop, smart phone or FIOS TV! Verizon values your business and offers many services that can enhance your voice, internet and television experience.

Make Account Management A Simple Task
We know that our small business customers (less than 20 employees) like you have a lot on your minds. That's why Verizon has simplified online account management, so that you can access your Verizon phone, Internet, TV and applications with one user ID and password. Explore the tools that ... let you view, print and analyze billing statements, set-up Paper-Free ... g and Auto Pay, as well as access your Verizon email. Plus, you can ... technical support, earn and redeem Small Biz Rewards Points, get special discounts and much more. We simplified your account management so that you can focus on the bigger picture. Sign in or register at verizon.com/myblzlearn today.

And it's a similar story with our medium business customers (20 or more employees) like you who also have a lot on your mind. Explore the tools that cater to your business needs, allowing you to get order status around the clock, receive email notification when your invoice is ready so you can download or print it, and select paperless billing and pay online. You can also create, view and review the status of a repair ticket without making a phone call, as well as gain access from a mobile device or tablet, which means you are connected to your business at all times. Register today in the Business Sign-In area at verizonenterprise.com and keep your business running smoothly.

Virginia Cost Recovery Surcharge
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Customer Proprietary Network Information (CPNI) Notice for Residential, Small and Medium Business Customers

CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

For residential, small and medium business customers, you may choose not to have your CPNI used for marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 6
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Telephone Number: 013 111-3114
Account Number: 000131113114 63Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges	**$1,069.14**
Payment Received Nov 9. Thank You.	-1,069.14
Summary Bill Master	
Balance Forward	**$.00**

New Charges

Invoice Point Charges	$1,121.90
Total New Charges due Dec 21	**$1,121.90**

To avoid a late payment charge of $5 or 1.5% of your total due, whichever is greater, full payment must be received before December 21, 2015.

Total Due	**$1,121.90**

Your New Condensed Invoice is Here!!

Your account is now set up to receive a condensed paper invoice. The new format provides your monthly billing essentials without the details or additional paper. To view all billing details for your invoice see instructions on the back of the remit stub and sign-up to use our secure portal and access your account online.

12/8/15

Summary Bill Master

This bill was mailed on 11/30/15

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

5212431001.0225+28
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000131113114 63Y

New Charges Due: 12/21/15

Total Due: $1,121.90

Amount Paid: $.

00000342 02 MB 0.436 DQ032811 0002 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000131113114623800609000000000000000000000112190400000

verizon

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

For Your Information

Verizon-Virginia is regulated by the Virginia State Corporation Commission.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 5156, Tampa, FL 33675
* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Automatic Bill Payment Enrollment for Account: 000131113114 63Y

Enroll at verizon.com, or complete 4 steps below to authorize and instruct your financial Institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. This also enrolls you in Paperless billing.
To discontinue Automatic Bill Payment, you must call Verizon.

1. Check box ☐

2. Sign here

3. Put date here

4: Print email address here

Go Green! Go Paperless Billing! Pay Electronically!

verizon

Summary of Current Charges

This summary is for informational purposes only.

Current Charges for Invoice Points

- **Verizon**

Bill Section	Calls	Subtotal	Amount
Monthly Charges:			
Monthly Service		844.11	
Total Monthly Charges			844.11
Additions and Changes to Service(s)			.54
Call(s):			
Measured Calls Account Summary		.06	
Total Call(s) Charges			.06
Tax, Surcharges and Other Fees			
Federal Universal Service Fee		.09	
VA Public Rights-of-Way Use Fee		4.20	
Federal Tax		23.79	
E-911 Tax		6.75	
VA Communications Sales Tax		42.83	
Federal Universal Service Fee		22.67	
VA Tax Recovery Charge		.86	
Total Tax, Surcharges and Other Fees			101.19
Total Verizon Current Charges			**945.90**

- **Verizon Online Invoice Summary**

Description	Amount
Charges	.00
Total Verizon Online Charges	**.00**

- **Verizon Long Distance Invoice Summary**

Description	Amount
Charges	176.00
Total Verizon Long Distance Charges	**176.00**

Total Current Charges for Invoice Points **$1,121.90**

Invoice Point Summary

	Account ID	Type*	End Office ID	Payments	Adjustments	Current Charges
1.	000130718479	P		.00	.00	1,121.90
Total Invoice Points Summary						$1,121.90

* Type Codes	P Paper Bill	B Power Bill	R Revised Final Bill
	E EDI	S BOS BDT	F Final Bill
G Bill Manager	M Mag Tape	V Simple View	A IP added to Summary Bill

Flexible Invoice Options Available
The new condensed paper invoice is here for select billing accounts. It provides a summary of the current month's charges and services associated with the account along with the amount due, a remit page and stub. The full invoice with all summary and detail information and the condensed invoice are available in a paperless format (.pdf file) on the Verizon Enterprise Center portal, within the Invoice tab, where users can view print and download their invoice files for up to 13 months of invoices.

To change from the condensed paper invoice to either a total paperless invoice or to the full paper invoice users must log into the Verizon Enterprise Center portal to make the change. Please follow instructions below to log into the portal and change your invoice format:

1. Go to http://enterprisecenter.verizon.com
2. Log in to Verizon Enterprise Center with your User ID and Password.
   Note: Only users with entitlements to manage the specific Verizon account can request changes to their invoice. If you need to be entitled to an account, please look for the instructions on the back of the remit stub. If the invitation code is not on the back of your remit stub, please click on Request Additional Access under Tool Access and Request Status and then click on Request Invitation Code for additional accounts. You will also need to provide the billing account number and billing ZIP code for these requests. If you are unable to request this through the Verizon Enterprise Center portal, please contact your Verizon Service representative for assistance.
3. Upon logging into the portal, click on the Invoice tab.
4. Click on the 'Paperless Billing' link in the Invoices tab. Select Receiving Paper (Eligible) to display accounts eligible for paperless invoice OR select Receiving Paper -- Opt-in (Eligible) to display accounts eligible to Opt-in for a full paper invoice. Descriptions of these options are available at the bottom of the web page.
5. Select the accounts you want to switch to either paperless OR to opt-in for full paper invoice. Then click on either the 'Set Paperless' or 'Set Opt-In Paper' button at the bottom of the screen. Your selection will instruct Verizon to change your invoice media type accordingly.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Easy Account Management Available Online
We offer online account management at verizon.com/mybizlearn for our small business customers (less than 20 employees). Register or sign in today to My Business Account. With one user ID and password, you can:
· Access your Verizon phone, Internet, online applications, TV and Small Biz Rewards accounts and services
· View, print and pay bills
· Get technical support
· Sign-up for special discounts, and much more

And to our medium business customers, explore the tools that cater to your business needs.
Register today in the Business Sign-In area at verizonenterprise.com.
· Get an order status around the clock
· Receive an email notification when your invoice is ready, so you can download or print it
· Select paperless billing and pay online
· Create, view and review the status of a repair ticket without making a phone call
· Gain access from a mobile device or tablet, which means you are connected to your business at all times

Pricing Changes for Business Services
On or after January 16, 2016, the monthly rates for services provided on a month-to-month basis will increase as follows:
· Call Forwarding, Call Forwarding-Busy Line/Don't Answer, Call Forward-Don't Answer, Call Waiting, Caller ID and Three-way Calling will each increase by $0.50.
· Answer Call 30 Minute Single Password Mailbox will increase by $0.75.
· Inside Wire Maintenance and Verizon Sentry I Enhanced Maintenance Service will increase by $1.00.
· Remote Call Forwarding First and Additional Arrangements will increase by $1.00.
· Verizon Freedom Feature Packages 1 and 2 will increase by $2.00.
Services included in a bundle, package or term price will not increase.

Electronic Fund Transfer (EFT)
Paying by check authorizes us to process your check or use the check information for a one-time EFT from your bank account. Verizon may retain this information to send you electronic refunds or enable your future electronic payments to us. If you do not want Verizon to retain your bank information, call 1-888-500-5358.

Verizon Remittance Address Change Notification
Please be advised that the payment address reflected in the remittance section of your bill will change.

Effective with January invoices, payments should be mailed to the following address:

VERIZON
PO Box 4830
Trenton NJ 08650-4830

If you submit check payments via online banking, please update your account with the new Verizon payment address to ensure accurate delivery.

Revise Voicemail Terms of Service
The Terms and Conditions of Verizon Voice Messaging Services for Business have been revised to address use of the product for health information and dispute resolution. Details are available to you at verizon.com/terms. By continuing to use the service, you agree to the revised Terms, including arbitration of any disputes. If you are unable to view them online please call 1.800.VERIZON (1.800.837.4966).

Customer Proprietary Network Information (CPNI) Notice for Residential, Small and Medium Business Customers
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

For residential, small and medium business customers, you may choose not to have your CPNI used for marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

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verizon

Telephone Number: 757 242-3477
Account Number: 000130718479 44Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges are included in the Summary Bill Master.

New Charges	
Verizon	$945.90
Verizon Online	.00
Verizon Long Distance	176.00

To avoid a late payment charge of $5 or 1.5% of your total due, whichever is greater, full payment must be received before December 21, 2015.

Amount Transferred to Master	**$1,121.90**
Total Amount	**$.00**

Invoice Point Bill

This bill was mailed on 11/30/15

verizon

Account: 000130718479 44Y

This document is for reference only
For amount due, See your Summary Bill Master
Summary Bill Master Account 000131113114

00000342 DQ032811 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

verizon✓

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 5156, Tampa, FL 33675

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	848.61	848.61
Non-Regulated	0.00	273.29	273.29
Totals	**$0.00**	**$1,121.90**	**$1,121.90**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	Calls	Minutes	Amount
Monthly Charges			844.11
Additions and Changes to Service(s)			.54
Measured Calls Account Summary		1.0	.06
Tax, Surcharges and Other Fees			101.19
Total Verizon Current Charges		**1.0**	**945.90**

- **Verizon Online Invoice Summary**

Description	Amount
Charges	.00
Total Verizon Online Charges	**.00**

- **Verizon Long Distance Invoice Summary**

Description	Amount
Charges	176.00
Total Verizon Long Distance Charges	**176.00**

Total Summary of Current Charges **$1,121.90**

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Easy Account Management Available Online
We offer online account management at verizon.com/mybizlearn for our small business customers (less than 20 employees). Register or sign in today to My Business Account. With one user ID and password, you can:
· Access your Verizon phone, Internet, online applications, TV and Small Biz Rewards accounts and services
· View, print and pay bills
· Get technical support
· Sign-up for special discounts, and much more

And to our medium business customers, explore the tools that cater to your business needs.
Register today in the Business Sign-In area at verizonenterprise.com.
· Get an order status around the clock
· Receive an email notification when your invoice is ready, so you can download or print it
· Select paperless billing and pay online
· Create, view and review the status of a repair ticket without making a phone call
· Gain access from a mobile device or tablet, which means you are connected to your business at all times

Pricing Changes for Business Services
On or after January 16, 2016, the monthly rates for services provided on a month-to-month basis will increase as follows:
· Call Forwarding, Call Forwarding-Busy Line/Don't Answer, Call Forward-Don't Answer, Call Waiting, Caller ID and Three-way Calling will each increase by $0.50.
· Answer Call 30 Minute Single Password Mailbox will increase by $0.75.
· Inside Wire Maintenance and Verizon Sentry I Enhanced Maintenance Service will increase by $1.00.
· Remote Call Forwarding First and Additional Arrangements will increase by $1.00.
· Verizon Freedom Feature Packages 1 and 2 will increase by $2.00.
Services included in a bundle, package or term price will not increase.

Electronic Fund Transfer (EFT)
Paying by check authorizes us to process your check or use the check information for a one-time EFT from your bank account. Verizon may retain this information to send you electronic refunds or enable your future electronic payments to us. If you do not want Verizon to retain your bank information, call 1-888-500-5358.

Verizon Remittance Address Change Notification
Please be advised that the payment address reflected in the remittance section of your bill will change.

Effective with January invoices, payments should be mailed to the following address:

VERIZON
PO Box 4830
Trenton NJ 08650-4830

If you submit check payments via online banking, please update your account with the new Verizon payment address to ensure accurate delivery.

Revise Voicemail Terms of Service
The Terms and Conditions of Verizon Voice Messaging Services for Business have been revised to address use of the product for health information and dispute resolution. Details are available to you at verizon.com/terms. By continuing to use the service, you agree to the revised Terms, including arbitration of any disputes. If you are unable to view them online please call 1.800.VERIZON (1.800.837.4966).

Customer Proprietary Network Information (CPNI) Notice for Residential, Small and Medium Business Customers
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

For residential, small and medium business customers, you may choose not to have your CPNI used for marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 7
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 02/22/16 Page 1 of 6
Telephone Number: 013 111-3114
Account Number: 000131113114 63Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Your New Condensed Invoice is Here!!

Your account is now set up to receive a condensed paper invoice. The new format provides your monthly billing essentials without the details or additional paper. To view all billing details for your invoice see instructions on the back of the remit stub and sign-up to use our secure portal and access your account online.

Account Summary

Previous Charges	**$1,072.44**
Payment Received Feb 8. Thank You.	-1,072.44
Summary Bill Master	
Balance Forward	**$.00**

New Charges	
Invoice Point Charges	$1,079.00
Total New Charges due Mar 21	**$1,079.00**

To avoid a late payment charge of $5 or 1.5% of your total due, whichever is greater, full payment must be received before March 21, 2016.

Total Due	**$1,079.00**

3/2/16
5212431001.02, 25 + 26
Telephone

Summary Bill Master

This bill was mailed on 02/29/16

Mail Payments to :
Verizon, PO Box 4830, Trenton, NJ 08650-4830.

▼ Detach & return payment slip with your check, payable to Verizon

Account: 000131113114 63Y

New Charges Due: 03/21/16

Total Due: $1,079.00

Amount Paid: $.

00000334 02 MB 0.436 DQ005411 0002 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

VERIZON
PO Box 4830
TRENTON NJ 08650-4830

10900000131113114623800609000000000000000000000107900300000

verizon

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

For Your Information

Verizon-Virginia is regulated by the Virginia State Corporation Commission.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 5156, Tampa, FL 33675
* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

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Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Automatic Bill Payment Enrollment for Account: 000131113114 63Y

Enroll at verizon.com, or complete 4 steps below to authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. This also enrolls you in Paperless billing. To discontinue Automatic Bill Payment, you must call Verizon.

1. Check box ☐

2. Sign here

3. Put date here

4: Print email address here

Go Green! Go Paperless Billing! Pay Electronically!

DQ00541100033410006 /0000/0000/0000/0000/0000/0000/0000/RTEN/0000/0000/

verizon

Summary of Current Charges

This summary is for informational purposes only.

Current Charges for Invoice Points

- **Verizon**

Bill Section	Calls	Subtotal	Amount
Monthly Charges:			
Monthly Service		844.11	
Total Monthly Charges			844.11
Additions and Changes to Service(s)			.54
Tax, Surcharges and Other Fees			
Federal Universal Service Fee		.10	
VA Public Rights-of-Way Use Fee		4.20	
Federal Tax		23.79	
E-911 Tax		6.75	
VA Communications Sales Tax		42.92	
Federal Universal Service Fee		24.72	
VA Tax Recovery Charge		.86	
Total Tax, Surcharges and Other Fees			103.34
Total Verizon Current Charges			**947.99**

- **Verizon Fios TV Invoice Summary**

Description	Amount
Charges	.00
Total Verizon Fios TV Charges	**.00**

- **Verizon Enterprises Solutions Invoice Summary**

Description	Amount
Charges	131.01
Total Verizon Enterprises Solutions Charges	**131.01**

Total Current Charges for Invoice Points **$1,079.00**

Invoice Point Summary

	Account ID	Type*	End Office ID	Payments	Adjustments	Current Charges
1.	000130718479	P		.00	.00	1,079.00
Total Invoice Points Summary						**$1,079.00**

*** Type Codes**	**P Paper Bill**	**B Power Bill**	**R Revised Final Bill**
	E EDI	**S BOS BDT**	**F Final Bill**
G Bill Manager	**M Mag Tape**	**V Simple View**	**A IP added to Summary Bill**

Flexible Invoice Options Available
The new condensed paper invoice is here for select billing accounts. It provides a summary of the current month's charges and services associated with the account along with the amount due, a remit page and stub. The full invoice with all summary and detail information and the condensed invoice are available in a paperless format (.pdf file) on the Verizon Enterprise Center portal, within the Invoice tab, where users can view print and download their invoice files for up to 13 months of invoices.

To change from the condensed paper invoice to either a total paperless invoice or to the full paper invoice users must log into the Verizon Enterprise Center portal to make the change. Please follow instructions below to log into the portal and change your invoice format:

1. Go to http://enterprisecenter.verizon.com
2. Log in to Verizon Enterprise Center with your User ID and Password.
   Note: Only users with entitlements to manage the specific Verizon account can request changes to their invoice. If you need to be entitled to an account, please look for the instructions on the back of the remit stub. If the invitation code is not on the back of your remit stub, please click on Request Additional Access under Tool Access and Request Status and then click on Request Invitation Code for additional accounts. You will also need to provide the billing account number and billing ZIP code for these requests. If you are unable to request this through the Verizon Enterprise Center portal, please contact your Verizon Service representative for assistance.
3. Upon logging into the portal, click on the Invoice tab.
4. Click on the 'Paperless Billing' link in the Invoices tab. Select Receiving Paper (Eligible) to display accounts eligible for paperless invoice OR select Receiving Paper -- Opt-in (Eligible) to display accounts eligible to Opt-in for a full paper invoice. Descriptions of these options are available at the bottom of the web page.
5. Select the accounts you want to switch to either paperless OR to opt-in for full paper invoice. Then click on either the 'Set Paperless' or 'Set Opt-In Paper' button at the bottom of the screen. Your selection will instruct Verizon to change your invoice media type accordingly.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Customer Proprietary Network Information (CPNI) Notice for Residential, Small and Medium Business Customers
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

For residential, small and medium business customers, you may choose not to have your CPNI used for marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Easy Account Management Available Online
We offer online account management at verizon.com/mybizlearn for our small business customers (less than 20 employees). Register or sign in today to My Business Account. With one user ID and password, you can:
- Access your Verizon phone, Internet, online applications, TV and Small Biz Rewards accounts and services
- View, print and pay bills
- Get technical support
- Sign-up for special discounts, and much more

And to our medium business customers, explore the tools that cater to your business needs.
Register today in the Business Sign-In area at verizonenterprise.com.
- Get an order status around the clock
- Receive an email notification when your invoice is ready, so you can download or print it
- Select paperless billing and pay online
- Create, view and review the status of a repair ticket without making a phone call
- Gain access from a mobile device or tablet, which means you are connected to your business at all times

Electronic Fund Transfer (EFT)
Paying by check authorizes us to process your check or use the check information for a one-time EFT from your bank account. Verizon may retain this information to send you electronic refunds or enable your future electronic payments to us. If you do not want Verizon to retain your bank information, call 1-888-500-5358.

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verizon

Telephone Number: 757 242-3477
Account Number: 000130718479 44Y
How to Reach Us: See page 2

FARMERS BANK
PO BOX 285

Account Summary

Previous Charges are Included in the Summary Bill Master.

New Charges	
Verizon	$947.99
Verizon Long Distance	131.01
Verizon Fios TV	.00

To avoid a late payment charge of $5 or 1.5% of your total due, whichever is greater, full payment must be received before March 21, 2016.

Amount Transferred to Master	**$1,079.00**
Total Amount	**$.00**

Invoice Point Bill

This bill was mailed on 02/29/16

Account: 000130718479 44Y

This document is for reference only
For amount due, See your Summary Bill Master
Summary Bill Master Account 000131113114

00000334 DQ005411 06

FARMERS BANK
PO BOX 285
WINDSOR VA 23487-0285

verizon

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
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2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	850.61	850.61
Non-Regulated	0.00	228.39	228.39
Totals	**$0.00**	**$1,079.00**	**$1,079.00**

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verizon✓

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Tax, Surcharges and Other Fees			103.34
Total Verizon Current Charges			**947.99**

- **Verizon Fios TV Invoice Summary**

Description	Amount
Charges	.00
Total Verizon Fios TV Charges	**.00**

- **Verizon Enterprises Solutions Invoice Summary**

Description	Amount
Charges	131.01
Total Verizon Enterprises Solutions Charges	**131.01**
Total Summary of Current Charges	**$1,079.00**

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verizon✓

Closed Captioning Questions and Concerns?
If you have a concern or complaint with closed captioning on a program, please call Verizon at 1.800.VERIZON. Written correspondence can be sent by fax to 1.888.806.7026, by email to videoclosedcaption@verizon.com, or by mail to Verizon, PO Box 5166, Tampa, FL 33675
Attn: Cynthia Morales, Manager

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 8
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Allen, George L
To: norene.phillips@farmersbankva.com; bill.bailey@farmersbankva.com
Cc: "David Willis"; "Amy Copeland"
Subject: RE: URGENT REQUEST
Date: Monday, June 17, 2013 12:14:57 PM

Norene,

I will be submitting the request today to move the numbers to the new PRI.

I will be making you the contact for this request in Bill absence. You should see an email within the next 48hr regarding the below email from one of our order managers.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Monday, June 17, 2013 12:08 PM
To: bill.bailey@farmersbankva.com; Allen, George L
Cc: 'David Willis'; 'Amy Copeland'
Subject: URGENT REQUEST

George, good afternoon – I am Bill's supervisor (he is on vacation this week) – could you please provide us with an update on the request below? We are scheduled to go 'live' with our new phone system next week & are waiting for a reply from Verizon – thanks a bunch, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

FARMERS BANK

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 9
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Jones, Toshombia
To: bill.bailey@farmersbankva.com
Subject: RE: PRI switchover and porting for Tuesday @ 5:00 pm
Date: Monday, June 24, 2013 2:21:52 PM

Good Morning Bill –

Dave can call me at the number below at 5PM to switch his service over.

Mr. Toshombia Jones
SENIOR ANALYST ORDER MGMNT. - Network Field Ops
Tel:215 466-5832
Cell: - Fax:
Verizon Global Network Service Delivery & Assurance
www.verizon.com

From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Monday, June 24, 2013 2:18 PM
To: Jones, Toshombia
Subject: PRI switchover and porting for Tuesday @ 5:00 pm

Hey Toshombia,
Dave @ BCS was asking what number should he call tomorrow to get the PRI switched?

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in reliance upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 10
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Business Partnership Channel
1717 Arch St., Floor 5th
Philadelphia, PA 19103

May 21, 2013

Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434

Dear Bill,

It was a pleasure speaking with you about your communications needs.

The following information pertains to the installation your new *Verizon ISDN PRI Service* to be installed at **3100 Godwin Blvd., Suffolk, VA 23434**, under billing telephone number **040 137-0262 851.**

1. The service order number(s) is/are **C1TN49447** with a date due of **05/31/2013**, with a Verizon technician arriving between the hours of 8AM and 5PM. This order number will install the following the ISDN PRI circuit(s): **52.IPZD.101394.1.VA**

2. The channelization of this circuit is scheduled for **06/04/2013**on order number(s) **C1TN49448**. You will need to call ***Verizon Partner Solutions*** at **1 800-891-0301 (option #3, 3x)** to schedule the turn up of your circuit on this date. Please contact ***Verizon Partner Solutions*** "after" your circuit in line item 1 above has been completed. The Verizon Tester assigned to the order will arrange the firm date for the channelization with you. Please be advised that your equipment technician will need to be available, and on-site, on the date of channelization. **Please note:** Unless you contact *Verizon Partner Solutions* to schedule channelization, your ISDN PRI service "will not" work.

3. Billing will begin once the circuit ID in line item 1 above has been completed.

4. The trunks ID's associated with this installation are **757 923-7378** Ter **1** through Ter **23**.

5. The DID station range(s) associated with this installation are **757 923-7870-7889** and will be active between the hours of 8AM and 5PM on order number(s) **C1TN49448**, on **06/04/2013**.

6. Please be advised that these numbers are not guaranteed until they are in and working.

7. This ISDN PRI will be billed on a **3-year** ISDN PRI Plus 10K MOU pricing agreement. This agreement will begin **05/31/2013**, and end on **05/31/2015**.

8. Your long distance service will be Verizon Long Distance, under the FlexDistance 65 plan on a month to month term.

9. If you experience any technical issues with your ISDN PRI circuit within **5** days of the installation, please contact the ***Verizon Partner Solutions*** at **1-800 891-0301 (option #3)**, and provide them with the above mentioned order numbers.

Please review this letter for accuracy and advise as soon as possible if any changes need to be made. I will follow up with you on **06/05/2013** to ensure the smooth cut over of your new service.

Within the next two billing cycles, this new service will appear on your phone bill associated with the above listed service order numbers. I will contact you to review the first bill. Should you have any questions in regards to this first bill before I call you, please contact me at 215-466-5832. All other questions pertaining to your bill or account should be directed to your Account Manager.

As always, thank you for choosing Verizon as the solution to your telecommunications needs. Verizon's goal is to provide outstanding account management. We welcome your feedback on how we are performing. Please contact us immediately if there is anything more your Verizon account team can do for you.

Sincerely,

Your Account Management Team,
Mr.Toshombia J. Jones
Sr. Analyst,
215-466-5832

George Allen
Account Manager,
301 989-4291

REPAIR REPORTING PROCEDURES

Maintenance/ Repair Reporting Telephone Numbers:

All areas in former BA South Local Dial Tone : 1 (800) 275-2355
ISDN BRI Repair : 1 800 378-2002
Special Services Potomac : 1 800 624-8286
Special Services Pennsylvania : 1 800 452-2224
Special Services New Jersey : 1 800 794-7963

The maintenance/repair reporting person will ask you to provide the following information:

- **Telephone number or Circuit I.D. in need of maintenance/ repair**
- **Description of the trouble**
- **Access hours**
- **Contact name and number for updates on the trouble**
- **Name and telephone number for the contact at the trouble location**

SPECIAL SERVICE CIRCUITS

- **Example:** T1's, ISDN-PRI's, DDS, Analog Data Circuits, Private Line Circuits, PBX Trunks (DID, Two-Way, etc).

The maintenance/repair reporting person will ask you to provide the following information on these circuits:

- **Circuit I.D.: PA: 11.IPZD.405901..PA or MD: 38.HCGS.385680..CM**
- **Make sure to ask the maintenance reporting person for your maintenance/ repair ticket number. <u>The maintenance/ repair ticket number will be the only way to track repair history for future escalations until service is restored.*</u>**

LOCAL DIAL TONE LINES

- **Example:** Business Lines, Centrex Lines

The maintenance reporting person will ask you to provide the following information:

- **Telephone Numbers: e.g. NJ: 609 461-0000 or WV: 304 461-0000**
- **Make sure to ask the maintenance reporting person for your maintenance/ repair ticket number. <u>The maintenance/ repair ticket number will be the only way to track repair history and future escalations until service is restored.*</u>**

Once you have reported the problem and have been given a maintenance/ repair ticket number, please contact me if you require additional assistance to achieve resolution.

* * * * * * * * * * * *

Verizon Advanced Data Repair Reporting Telephone Numbers:

(Frame Relay, ATM, DSL)
All Areas: 1 800 541-3622

Current regulatory restrictions do not allow us to conference, transfer, or enable any form of three way communications between an end user customer and VAD.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 11
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Allen, George L [mailto:george.allen@verizon.com]
Sent: Thursday, April 18, 2013 9:11 AM
To: Bill Bailey; Tim Clark
Cc: Norene Phillips
Subject: RE: LEAD: Farmers Bank-NEW PIP SITE REQUEST-ORDER VERIFICATION

Bill,
Thanks.

Tim,
Hello, please let me know if you have any question for Famers Bank on the proposal or the contract. If not please have the contract sign so I can get the order process for porting and activation.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Thursday, April 18, 2013 8:53 AM
To: Allen, George L; Tim Clark
Cc: Norene Phillips
Subject: FW: LEAD: Farmers Bank-NEW PIP SITE REQUEST-ORDER VERIFICATION

George,
BCS Voice & Data Solutions will be working on this project with Farmers Bank. I am forwarding these attachments to our account manager Tim Clark at BCS for his review. Tim may have some questions or considerations about the PRI as BCS will be putting in a new phone system in the near future that will need to be configured for this PRI.

Tim,
Please review and let me know when you have reviewed the contract and proposal. I will get the contract signed and sent back to George as soon as I get your confirmation that the contract portion is ok on your end.

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Thank you,

Bill Bailey
IT Manager, Vice Presiden
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 12
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462

Invoice

Number: **118947**
Date: 4/9/2013
Source: SO No. 225092

Bill-To
Attn: Bill Bailey
Farmers Bank (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113		13148	Nick Gabriel		Upon Receipt

DEPOSIT INVOICE FOR MITEL EQUIPMENT.
DEPOSIT MUST BE RECEIVED BEFORE WORK CAN BEGIN.
IF YOUR COMPANY IS TAX EXEMPT, PLEASE FAX A
TAX EXEMPT FORM TO: 757-490-8369.
THANK YOU FOR YOUR BUSINESS.
PRICING REFLECTS A CASH DISCOUNT.

Qty.	Item ID	Description	UOM	Ea. Price	Total
1.00	CD	CUSTOMER DEPOSIT	EA	$41,856.29	$41,856.29
				Item Total:	$41,856.29
				Total Amount Due:	**$41,856.29**

120215025
CIP

(* denotes repair item)

13148

Voice and Data Solutions

April 5, 2013

PURCHASE AGREEMENT FOR: Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434

TOTAL INVESTMENT: $83,712.57 (Plus Tax)

MITEL IP3300 MCD COMMUNICATIONS PLATFORM

MESSANGER VOICE PROCESSING SERVER

2	Mitel MXe 3300 Controllers w/ Enterprise Software + MCD IDS Connection License-Active Directory Interphase + IP Networking + Voice Mail Networking + Full redundancy, if a controller fails the second controller will provide full functionality + Linux embedded software, more secure than Microsoft * A controller for Winsor & Hillpoint
2	23 Channel PRI Interface ports & licenses * A PRI Card & License for Winsor & Hillpoint +Direct Inward Dialing Numbers +Caller ID
12	Analog Ports for faxes, CC and modems 6 ports each for Winsor & Hillpoint
103	Enterprise User Licenses
68	5340 IP Gig Large Display Speakerphones w/42 self- programmable buttons
23	5320 IP Large Display 11 Button Speakerphones
4	Cordless Handsets
2	Wireless Headsets
1	96 Button PKM's (for Receptionist Station)
4	UC360 Conference Phone with Audio and Room Collaboration
3	Line Interface Modules (Allows you to put a local line directly on an IP phone for backup dial-tone at remote offices)
50	Dynamic Extension Licenses (desk phone transfer to cell/cell to desk)
1	Mitel BVM Voice Processing System + Auto Attendant * 108 Mail Boxes * Record live conversations to voice mail
1	Mitel Application Server Package + 10 Teleworker Licenses + 128 Bit encryption
8	HP V1905 10/100 24 port POE switches to power the phones
2	APC Smart UPS 2200 VA for Windsor & Hillpoint
4	APC Smart UPS 750 for remaining offices
1	Installation of System, Switches & UPSs
*	25 hours of user training, 4 hours of programming training
*	Old Toshiba Hardware belongs to Mitel, price reflects a $14,978.70 "Move to Mitel" promotional discount. Buy one phone and get the second free.

Terms: 50% down with the remaining balance due upon completion.

ALL MITEL PARTS AND ASSOCIATED LABOR ARE COVERED UNDER THE BCS VOICE AND DATA SOLUTIONS WARRANTY PROGRAM FOR A PERIOD OF TWO YEARS.

Buyer agrees to buy and Seller agrees to sell. Buyer hereby grants to BCS Voice and Data Solutions a purchase money security interest in the above-identified equipment until payment is received in full and authorizes BCS Voice and Data Solutions to file any financing statements it deems necessary in its sole discretion to perfect this security interest.

BCS VOICE AND DATA SOLUTIONS

Tim Clark
VP Sales

AUTHORIZED SIGNER FOR:

Bill Bailey 4-9-2013

Farmers Bank
Suffolk, VA

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 13
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Tuesday, June 25, 2013 8:05 PM
To: Allen, George L; 'Bill Bailey'; 'Tim Clark'; Jones, Toshombia; David Willis; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: URGENT CRITICAL EMAIL
Importance: High

George (or anyone else at Verizon who wishes to respond to this **urgent email**),

As of Monday (6/24), we was told that we were on track for the conversion of our new phone system and everything was in order for the change that was to occur tomorrow (6/26). It is with extreme disappointment that I am now being told we will *not* be converting to our new phone system tomorrow morning because Verizon has 'dropped the ball'.

Toshombia has been very receptive to our inquires over the last week and it was our understanding all was going as planned in accordance with our original request (see below & attached) so we are now at a lost as to why this change will not occur!

A conference call has been scheduled for 9:30 a.m. tomorrow (Wed 6/26) to discuss this situation and I would ask that you join us on this call to help us understand where we go from here to immediately resolve the outstanding issues.

It appears that this project will now cost unnecessary expense in time, labor and man hours to no avail and that is unacceptable to us. Additionally, we have now had to *reverse* the work completed by our vendor up to this point in order to have the old phone system in working order come tomorrow morning so that we are able to service our customers!

Please let me know of your availability tomorrow so that we can quickly move this project forward. As you can imagine, this is completely unacceptable to us and needs immediate attention from someone in Verizon that can resolve these issues quickly! Thanks, Norene

Cc: Dick Holland, CEO/Chairman of the Board

Norene T. Phillips
Senior Vice President
Chief Operating Officer
‹image001.gif›
Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in reliance upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 14
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Allen, George L
To: Norene Phillips
Cc: Bill Bailey; Tim Clark; Jones, Toshombia; David Willis; dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: RE: URGENT CRITICAL EMAIL
Date: Wednesday, June 26, 2013 8:57:33 AM

Norene,
That will be fine for a 9:30 call.

What we have discovered is your telephone number/DID numbers you all want to port to the new PRI cannot be ported because of the rate centers. As an alternative we can RCF the telephone numbers/DID's. We can discuss further at 9:30.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Wednesday, June 26, 2013 8:53 AM
To: Allen, George L
Cc: Bill Bailey; Tim Clark; Jones, Toshombia; David Willis; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V; dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: Re: URGENT CRITICAL EMAIL

George this is to important of a concern to try and resolve on an email - we are sending out a conference call number shortly for a 9:30 call - I would hope that we would have the appropriate Verizon folks on that call to discuss - are you not our Verizon rep? Thanks

Sent from my iPhone

On Jun 26, 2013, at 8:48 AM, "Allen, George L" <george.allen@verizon.com> wrote:

> Norene,
> Toshombia is working your order, please relay all questions to him.
>
> Their seems to be concerns about the order, please let myself or Toshombia know what that maybe.
>
> Thanks,
>
> George Allen
> Telephone Account Manager 1
> VerizonBusiness
>
> Phone: 703-886-7823
> Fax: 703-886.0603
> Email: george.allen@verizonbusiness.com
>
> Repair Issue? To create a ticket now for the quickest resolution Click Here!
> Billing Issue? To submit an invoice inquiry Click Here!
> To manage your account online Click Here!

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 15
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: <invoiceinquiry@verizon.com>
Date: October 5, 2015 at 7:30:58 AM EDT
To: <arjun.nair@verizon.com>
Cc: <amy.copeland@farmersbankva.com>
Subject: Ownership/Resolution, INQ2015092294592, Account 6000081542X26, FARMERS BANK

Hi Arjun,

I have completed your inquiry in reference to ticket INQ2015092294592. The issue has been resolved on ticket INQ2015040955331.

Issue:
This is regarding a PRI service that was moved from Windsor location to Hillpoint Location (7572426111/000732125518 96Y) on May 2013. It was found out at last minute this wasn't possible.

Statement of Issue:
1. On June 26, 2013 FARMERS BANK were prepared to covert over to a new phone system and was clear to go however after testing discovered that the conversion was not able to take place due to rate center issues. . FARMERS BANK's vendor had to reverse the work that had been performed.
2. As a temporary fix, RCF was set up for the 23 paths/channels so that FARMERS BANK'S phone system could function until things were updated on the Verizon side.
3. On May 22, 2014 the numbers were ported to Hillpoint (Suffolk). The call forwarding was no longer needed.

Resolution:
Per system check, account 000732125518 96Y had been used with active call usage charges. Please be informed that Auditors can not approve a credit for accounts that have call usage.

Verizon apologizes for any inconvenience this may have caused.

If you have any remaining questions related to this resolution or have any additional issues/concerns that I might address, please respond to this email.

**Please note: Per Verizon standard business guide, any invoiced amount not disputed within 6 months/contract language is deemed correct and binding. Credit start period will be based on 1st bill disputed date.

You may receive a brief one minute email survey in the next several days from Verizon requesting your evaluation of your experience with this transaction. The ticket number in the subject line of this request will be referenced in the survey.

Thank you for choosing Verizon.

Marcy Faye Curay
800-284-2991
Customer Care | Verizon Enterprise Solutions
Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | Youtube | LinkedIn

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 16
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Norene Phillips
To: mike.piccirillo@verizon.com; Robynne.brown@verizon.com
Cc: bill.bailey@farmersbankva.com
Subject: URGENT MATTER REQUIRING IMMEDIATE ATTENTION
Date: Wednesday, June 26, 2013 12:34:08 PM
Importance: High

Mike & Robynne: It is my understanding that you are the supervisors of George Allen, our current Verizon rep.

In short, Farmers Bank has been grossly mislead by Mr. Allen and his proven ability to respond to our needs (even in a crisis situation), falls seriously short of a minimum expectation of anything close to acceptable customer service. The problems (and this crisis) falls squarely on his shoulders and as a result, we now have a problem that needs a quick resolution. In short, here are the issues:

- Mr. Allen was communicated to (several times) of our needs in order to convert to a new phone system. This included the communication of an engineered design workflow provided to us by our vendor, BCS. Mr. Allen (at least pretended) to understand **and committed to us** Verizon's ability to accommodate us with what we needed to convert to a new phone system for the bank based on our request.
- After several weeks of preparation, we were to 'go live' with our new system today, 6/26/13. At the 11th hour (last evening after 5:00), we were informed by Verizon that our plan would not take place because of rate center issues & the order not being completed for pot lines). Mr. Allen takes full responsibility for 'dropping the ball' *but* the problem remains unsolved and the proposed answer that is being given is a costly one that is unacceptable to us.
- Additionally, once we found out (late last evening) that the new system would not work in the Verizon world, we were forced to have our vendor reverse all the prep work and revert us back to our old system in order to function today. Again, another high cost to the bank that is unacceptable to us.
- In trying to resolve the 'now crisis mode' we are in (again, all due to Mr. Allen's commitment that Verizon could do something they evidently cannot do), we set up a conference call this a.m. to quickly try & understand the issues & a viable solution. Mr. Allen was reluctant (at best) to show any sense of urgency in the matter, did not appear to be genuinely concerned or even offer

an explanation as to how something this major could be missed (although he did apologize several times for the mistake ball & said it was his fault). The problem with his failure to do his job has left us with a cost of $25,875 ($31.25 for 23 paths over 36 months) which is ABSOLUTELY not an option (or a responsibility) that Farmers Bank is willing to accept....again, this is 100% due to your employee either not knowing his job, not understanding his job or simply ignoring the work order all together. It wasn't until the middle of our discussions this a.m. that he finally (at my insistence) got Mr. Bill Stemm on the phone (your engineer who then was able to decipher the problems and provide some options). At the very minimum, this research on his end should have taken place many weeks (and or months) ago – just another example of his failure.

All of this has resulted in a standstill with us moving forward with a new system that the bank has already purchased. The only viable solution to this issue at this point (for the operation of Farmers Bank) would require a new RCS with 23 channels. The burden of this $25,875 expense over a 3 year contract is not acceptable to us & I am respectfully requesting that Verizon do the right thing at this point in the game by 1) waiving the entire cost of the new RCS and 2) quickly move us forward to completing this project.

Your immediate response is greatly appreciated. Thanks.

Norene T. Phillips
Senior Vice President
Chief Operating Officer

FARMERS BANK

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 17
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Stone, Karen
To: norene.phillips@farmersbankva.com; Allen, George L; "Bill Bailey"; "Tim Clark"; Jones, Toshombia; David Willis; Clanton, Robert E; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: RE: URGENT CRITICAL EMAIL
Date: Wednesday, June 26, 2013 9:56:55 AM

Norene,

Thank you for speaking with me today.

The follow up I promised you is regarding any billing issues, timeliness of order submission should be raised with your Sales Account Team.

George Allen – Sales Executive
Michael Piccirillo – Sales Manager

Toshombia will make sure that your order is processed in a timely manner once decisions have been made.

Thank you!

Karen Stone
Group Manager, E911, IVOIP, Local GRD, LSS, VILO and VOIP| Verizon Enterprise Solutions
Tel: 918-590-7187 | Vnet: 590-7187
6929 N. Lakewood Avenue, Tulsa, OK, 74177, USA

Visit us at www.VerizonEnterprise.com
Click here to Manage Your Account Online

LinkedIn | Twitter | Facebook | YouTube

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Wednesday, June 26, 2013 8:09 AM
To: Allen, George L; 'Bill Bailey'; 'Tim Clark'; Jones, Toshombia; David Willis; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: RE: URGENT CRITICAL EMAIL

For those that are able to join our 9:30 call this a.m. to discuss this important issue, here is the conference call # - thanks & we'll chat at 9:30 – thanks, Norene

Conference #: 1-866-200-5786
Conference ID: 6121611

Norene T. Phillips
Senior Vice President
Chief Operating Officer
FARMERS BANK
Farmers Bank

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 18
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462

received 8-5-13

Invoice

Number: **121859**
Date: 7/26/2013
Source: SO No. 227492

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113		13148	Nick Gabriel		Upon Receipt

INVOICE FOR OVERTIME AND TRAVEL ON CONTRACT #13148
FOR THE 1ST ATTMEPT AT THE MITEL CUTOVER.
THANK YOU FOR YOUR BUSINESS.

1302150025
C.P

06/25/2013 02:45 PM by Ryan Greene : Re-terminated kitchen phone with cat5e wall mount plate and made a jumper on the near end from the 110 block to the Switch and used an RJ45. Used existing data jack at the drive through location and wall mopunted the phone. Per Dave we did not install the cordless handset on the 5330 behind the teller line, instead we installed the LIM and half tapped the fax line onto the existing wall mount phone jack. Used the exisitng data connection from the computer for the Phone and piggy backed the computer. Once i found out the lines werent going to port. i found ways to hook up aboth the old toshiba phones i had unintalled so that the new phones would still work as well. all we will need to do is remove the old phones and deinstall the old system when we return.
06/25/2013 11:30 AM by Jamie Pratt : Arrived to site and ran 2 cat5 riser cables totaling 238' from MDF to ATM room and break room. Fished and installed 2 orange cat5 jacks and 2 single port EI faceplates, terminated near end on 55 and 56 and tested.
06/25/2013 02:00 PM by Jamie Pratt : Installed 24 port POE switch with UPS and 6 5340's, 4 5320's, 1 5330 and UC360, 2 handsets and registered and tested. Left toshiba system up and all phones still on desk providing the ones we picked up that we're not in use.
06/25/2013 09:20 AM by Charles Rogerson : Installed UPS and built all phones. Placed POE switch on table top until space is made on the backboard. Patched all phone locations to POE. Placed phones, registered and tested. Reterminated break room phone onto Cat5e wall mount plate and jumped 66 block to switch. Removed three Toshiba phones that were not needed.
06/25/2013 01:30 PM by Bill Repine : Installed 2 24 port Poe switches. Built all phones. Set out and toned locations that needed to be toned. Patched through to Poe switch and registered all phones except for 2 at teller line. They would not register. Called Dave he is going to correct issue.
06/25/2013 09:15 AM by Ryan Greene : Installed switches built and set out phones

Qty.	Item ID	Description	UOM	Ea. Price	Total
15.50	MLOT1	MITEL LABOR OVERTIME FOR 1ST CUTOVER FAILED ATTEMPT	EA	$172.50	$2,673.75
5.00	T1.	TRIP CHARGE	EA	$47.50	$237.50
				Item Total:	$2,911.25
				Total Amount Due:	**$2,911.25**

(* denotes repair item)

Farmers Bank
3100 Godwin Blvd
Suffolk, VA

THESE CHANGES HAVE BEEN REQUESTED BY THE CUSTOMER:

PART #	DESCRIPTON	COST	ORIG #	Add #	Delete #	Total qty	Total cost	Date	Approved by	Contract #	SO#
MLOT	Failed cutover overtime - Harbor View	$ 172.50		2		2	$ 345.00	6/25/2013	B Bailey	13148	227492
MLOT	Failed cutover overtime - Hill Point	$ 172.50		2		2	$ 345.00	6/25/2013	B Bailey	13148	227492
MLOT	Failed cutover overtime - Lakeside	$ 172.50		2		2	$ 345.00	6/25/2013	B Bailey	13148	227492
MLOT	Failed cutover overtime - Smithfield	$ 172.50		2		2	$ 345.00	6/25/2013	B Bailey	13148	227492
MLOT	Failed cutover overtime - Windsor	$ 172.50		7.5		7.5	$ 1,293.75	6/25/2013	B Bailey	13148	227492
T1	Failed cutover trip charge - Harbor View	$ 47.50		1			$ 47.50	6/25/2013	B Bailey	13148	227492
T1	Failed cutover trip charge - Hill Point	$ 47.50		1			$ 47.50	6/25/2013	B Bailey	13148	227492
T1	Failed cutover trip charge - Lakeside	$ 47.50		1			$ 47.50	6/25/2013	B Bailey	13148	227492
T1	Failed cutover trip charge - Smithfield	$ 47.50		1			$ 47.50	6/25/2013	B Bailey	13148	227492
T1	Failed cutover trip charge - Windsor	$ 47.50		1			$ 47.50	6/25/2013	B Bailey	13148	227492
	Total Adds						**$ 2,911.25**				

Additional Comments/Special Instructions to Office:

Requested by: _____

Technician: _____

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 19
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Brown, Robynne Mcmillan [mailto:]
Sent: Thursday, June 27, 2013 5:29 PM
To: norene.phillips@farmersbankva.com; Piccirillo, Michael
Cc: bill.bailey@farmersbankva.com
Subject: RE: URGENT MATTER REQUIRING IMMEDIATE ATTENTION

Norene, I can handle the credits for you after the fix is in place, send that directly to me. I'll ensure you get an update on status as well.

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

Verizon technology is reshaping business and enriching lives.
Visit **verizon.com/mediumbusiness**

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Thursday, June 27, 2013 5:16 PM
To: Brown, Robynne Mcmillan; Piccirillo, Michael
Cc: bill.bailey@farmersbankva.com
Subject: RE: URGENT MATTER REQUIRING IMMEDIATE ATTENTION

Robynne, thanks for your concern and interest in helping us resolve this issue. Mr. Bill Stemm has been the hero in this crisis – the email attached explains his solution (which we all agreed to this a.m.). I was supposed to get an email verification from George to confirm that Toshombia has begun the process (but I have not yet received that confirmation) – just send George (and Tosh) another request to confirm in writing (because as you can imagine, it is difficult to just take someone's word for it right now given the whole experience).

Assuming all goes as plan, the temporary fix on the Verizon side of this would be completed by tomorrow (so BCS can redo their work) on Monday. If all goes well, I think the last outstanding item would be the extra billing owed to the vendor (BCS) (because of Verizon's failure to do their job the 1st time around but leading ALL of us to believe the work had been done). I've asked the owner of the company (BCS) to let me know of those extra costs (forget the extra manpower Farmers Bank has had to expel in this project – I will be eating those expenses). Once I get that information, George has asked that I send it his way so he can request an approval of the expense. The good news is that if everything goes as plan, this will be far from an extra $25,000 expense (because of the design Bill Stemm has come up with) but Verizon will need to address the vendor's extra expense. I will be happy to keep you posted as more information is known. Thanks again for your help, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

FARMERS BANK

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 20
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Wednesday, July 31, 2013 12:00 PM
To: amy.copeland@farmersbankva.com
Cc: norene.phillips@farmersbankva.com; Bill Bailey
Subject: RE: phone invoices

If you send me the invoice, we can issue a credit request.

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, July 31, 2013 11:06 AM
To: Brown, Robynne Mcmillan
Cc: norene.phillips@farmersbankva.com; Bill Bailey
Subject: RE: phone invoices

Robynne,

We have received an invoice from our telephone vendor for the failed cutover on Tuesday, June 25th.

Please let me know how you would like to handle our credit for this.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Wednesday, July 31, 2013 12:13 PM
To: amy.copeland@farmersbankva.com
Subject: RE: phone invoices

You will need to pay the bill and we will credit whichever account you want it credited to ☺

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, July 31, 2013 12:09 PM
To: Brown, Robynne Mcmillan
Subject: RE: phone invoices

Will this be issued as a credit towards one of our existing accounts or would Verizon pay the bill directly?

Thanks,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 21
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Thursday, August 01, 2013 11:52 AM
To: norene.phillips@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: phone invoices

I will simply need the receipt and will submit- usually takes about 30 days.

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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Visit **verizon.com/mediumbusiness**

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Thursday, August 01, 2013 11:00 AM
To: Brown, Robynne Mcmillan
Cc: bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: FW: phone invoices

Robynne, Thanks for your help with payment of the BCS invoice. Could you please give me an idea of how long it will take to receive the credit from Verizon once it is paid?

Amy, please process for my approval, thanks, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

FARMERS BANK

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

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From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Tuesday, August 06, 2013 2:50 PM
To: amy.copeland@farmersbankva.com
Cc: bill.bailey@farmersbankva.com
Subject: RE: phone invoices

Hi Amy,

The account we would credit to would be the VOIP. All of the other accounts are regulated by the FCC so we cannot issue credits against them. Do you know where we are with changing this over?

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, August 06, 2013 11:30 AM
To: Brown, Robynne Mcmillan; norene.phillips@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: phone invoices

Robynne,

Please advise if we have an account that begins with "Y", I cannot find one with what I have access to.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Monday, August 05, 2013 4:57 PM
To: 'Amy Copeland'; 'norene.phillips@farmersbankva.com'
Cc: 'bill.bailey@farmersbankva.com'; 'kristy.dejarnette@farmersbankva.com'
Subject: RE: phone invoices

Unfortunately no it would have be the account that starts wi th "y".

-----Original Message-----
From: Amy Copeland [amy.copeland@farmersbankva.com]
Sent: Monday, August 05, 2013 04:41 PM Eastern Standard Time
To: Brown, Robynne Mcmillan; norene.phillips@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: phone invoices

Robynne,

Can you apply our credit for this invoice 121859 in the amount of 2,911.25 towards our account: 000131113114 63Y

Please let me know if you need anything further in order to process.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434

(757)242-6111

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 22
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Stemm, William (BILL) [mailto:bill.stemm@verizon.com]
Sent: Wednesday, June 26, 2013 1:49 PM
To: bill.bailey@farmersbankva.com; Allen, George L; norene.phillips@farmersbankva.com; 'Tim Clark'; Jones, Toshombia; 'David Willis'; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL
Importance: High

Bill,

I have found a solution for you that will correct this predicament. It will take some implementation time so the RCF will have to be put into place as an interim fix.

I am proposing to you the we install an IP PRI utilizing Verizon's 2 Way FX service (Foreign exchange) so as the DID's that are from a foreign rate center will be able to ring on the PRI at the new location.

Once in place, we would take out the existing PRI.

We will provide a dedicated internet circuit for the service to ride on, 23 voice call paths, an Adtran router for the Internet ckt. To terminate on and to convert the voice to PRI. The handoff to your PBX will be the same as any other PRI and will be seamless. The only difference is, instead of utilizing a voice ckt for the PRI to ride on, we will be using an IP ckt.

The service includes:

- Caller ID Name
- 5,750 minutes of LD/month
- Unlimited local calling
- 40 DID's (this number will be inclusive of the quantity you port, for example if there are 19 DID's porting to the new service, as well as the main number, this will leave 19 new DID's for your use, as we reserve one (1) for Verizon use in implementation)

Currently, the PRI at the new location costs $700/month and I am told your long distance charges run about $200/month, so a total monthly expenditure of $900.00

The service I am proposing will have a cost of $875.00/month based on a 3 year term commitment, so there are no additional expenses to you.

I am attaching a copy of the IP PRI service quote for your review and look forward to discussing this solution in detail with you.

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
ITIL® Foundation v3 Certified

(W) 941.330.1141
(F) 301.847.2662
bill.stemm@verizon.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Stemm, William (BILL)
Sent: Wednesday, June 26, 2013 12:30 PM
To: Allen, George L; norene.phillips@farmersbankva.com; 'Bill Bailey'; 'Tim Clark'; Jones, Toshombia; David Willis; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL

All,

I may have a very workable solution for you, but have a couple questions first:

1. In regards to the new location, how many minutes of LD calls will there be per month?
2. In regards to the new location, understanding that the interface must be PRI, do you need the full 23 channels on the PRI, or might you be able to have less, and if so how many channels would be required?

Thanks,

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
ITIL® Foundation v3 Certified

(W) 941.330.1141
(F) 301.847.2662
bill.stemm@verizon.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Wednesday, June 26, 2013 12:40 PM
To: Allen, George L; Stemm, William (BILL); norene.phillips@farmersbankva.com; 'Tim Clark'; Jones, Toshombia; 'David Willis'; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL

William & George,

#2 answer - Yes, we need the full 23 channels on the PRI

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

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From: Allen, George L [mailto:george.allen@verizon.com]
Sent: Wednesday, June 26, 2013 12:35 PM
To: Stemm, William (BILL); norene.phillips@farmersbankva.com; 'Bill Bailey'; 'Tim Clark'; Jones, Toshombia; David Willis; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL

William,
They are doing on average about 2000 mins a month.

Bill Bailey we will wait on a response from you on answering # 2.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 23
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

PRICE QUOTATION
Quote ID: 456198
Last Modified by William Stemm on June 26, 2013 01:06 PM
VERIZON VOICE OVER IP (VoIP) SERVICE

Farmers Bank
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Service Type	IP Integrated Access
Hybrid	No
Contract Date Range	New
Contract Term	3 year term
Traditional Access	IDA 1.5M Traditional Access
VoIP Billing System	IXPlus
Rate Center	SUFFOLK
Wire Center (CLLI)	SFFLVASK
Pricing Model	A La Carte Tiered 250 With 5,750 Domestic LD minutes (Tiered 6)
Total DIDs	23
Total Billable Concurrent Calls	23
# of G.711 Concurrent calls	0
# of G.729 Concurrent calls	0
Bursting - Burstable Enterprise Shared Trunks	No
Load Balancing	No
Inbound Failover	No
Calling Type	Local and LD
Premise Equipment	PRI PBX
75+ IP Phone Users	No
Integrated Communications Package	Yes
ICB Approval received	No
Shadow	No

Description	Qty	Non Recurring Charge	Monthly Recurring Charge
The Verizon VoIP IDA 1.5M Traditional Acces		0.00	$301.50
The Verizon VoIP 23 Simultaneous Call Package17% term and volume discount	23		$534.52
Service Establishment Fee	1	$100.00	
Optional/Billable			
VoIP IP Enterprise Routing (VIPER)	1	Free	Free
Calling Party Name (CNAM) 17% term and volume discount	23		$28.52
DID Charges (per block of 20) 17% term and volume discount	2	$10.00	$10.38
Support Options			
Installation during normal business hours	1	Included W/VOIP Installation	Included W/VOIP Installation
Installation after normal business hours - Extended Business Hours	1	Included W/VOIP Installation	Included W/VOIP Installation
Project Coordination	1	Included W/VOIP Installation	Included W/VOIP Installation
Remote Site Testing of Calls	1	Included W/VOIP Installation	Included W/VOIP Installation
Port completion for 66 block via amphenal cable	1	Included W/VOIP Installation	Included W/VOIP Installation
On-line Training	1	Included W/VOIP Installation	Included W/VOIP Installation
Simple Feature Packages			Free
Total Price		$110.00	$874.92

Original PDF Version

Note:

1. All rates and charges set forth herein for VoIP Service are subject to change if VoIP Service is subjected to regulation by any State, or if Federal regulation of VoIP Service is expanded, or if Verizon revises its pricing structure for VoIP Service.
2. This price quote is based on standard list rates which are subject to change. Please refer to your customer's VoIP and CPE contracts to validate their contractually binding rates.
3. Verizon will perform the Verizon VoIP Service identified above at the rates and charges set forth herein subject to technical feasibility and the terms and conditions of a standard Verizon Business Service Agreement mutually executed by the parties.
4. All CPE rates should be confirmed in PremiSys, in the event there is a difference the CPE prices in PremiSys are binding.
5. Network based voicemail may be limited, please contact your Account Team for more details.
6. The value entered in the Access Field was manually entered and is not contractually binding and will require contract validation.
7. International and Toll Free have separate rate plan and are not included in the VoIP quote.
8. VIPER Feature availability can't be guaranteed until the Design is validated and testing is completed.
9. Pricing Model DOES NOT include outbound International calls or inbound Toll Free calling minutes.

Original PDF Version

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 24
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Allen, George L
To: norene.phillips@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; Piccirillo, Michael; Brown, Robynne Mcmillan
Subject: RE: URGENT CRITICAL EMAIL
Date: Friday, June 28, 2013 3:10:18 PM
Attachments: Farmers Bank IPIA Contract.pdf

Bill,
Attached is the contract for the new solution, please sign pg 1 and completed the boxes on pg 4.

Norene here's a recp:

- The RCF order has been place
- For the RCF monthly charges, once you are billed for those charges we will apply a credit for those charges on your new VIOP account
- For the CPE on the new VOIP solution, Verizon will apply a credit of $1400.00 for the CPE.
- For the new current PRI that's in Hillside will be moving to the new solution (VOIP). You all should not be charged any term liability charges
- For the BCS charges, once you receive a bill/invoice from them please for that to me so I can work with management on a credit for time and material charges.

Once Bill send me back over the sign contract today, Michael Piccirillo 703.886.2779 will be taking over this matter.

It was a pleasure working with you all Norene and Bill. As I said before I send my deeply apology for some of the mistakes I may have cost your company, but I am glad to know we are making some progress to get this resolved. I wish you all the best and if there any question regarding anything Verizon please let me know.

Bill, I'll be waiting on the sign contract.

Thanks,

George Allen
Telephone Account Manager 1
VerizonBusiness

Phone: 703-886-7823
Fax: 703-886.0603
Email: george.allen@verizonbusiness.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 25
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Norene Phillips
To: "Brown, Robynne Mcmillan"; "Piccirillo, Michael"
Cc: bill.bailey@farmersbankva.com
Subject: RE: URGENT MATTER REQUIRING IMMEDIATE ATTENTION
Date: Friday, June 28, 2013 9:08:15 AM
Importance: High

Robyn, I'm sending this as a separate email to you & Michael. As you can see from Tosh's email of this a.m. – once again...George has dropped the ball – I see where he is asking for the list of DID's/telephone numbers that will be porting to the new PRI. First of all...*he already has that information* (but we are going to send it to him AGAIN this a.m. just so there is no misunderstanding). Secondly, when we had our conference call yesterday morning, if he thought he needed more information WHY didn't he ask us for it then instead of wasting another whole day? He assured me this was moving forward – now the pressure is on us (again) and Tosh to pick up where he failed – we are extremely upset (and I would like to request we not work with him anymore on this or any other project) Can you please help us – this is beyond ridiculous!– thanks, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

FARMERS BANK

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in reliance upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Friday, June 28, 2013 9:17 AM
To: Jones, Toshombia; Stemm, William (BILL); bill.bailey@farmersbankva.com; Allen, George L; norene.phillips@farmersbankva.com; 'Tim Clark'; 'David Willis'; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL

We will supply this first thing this am.

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

Verizon technology is reshaping business and enriching lives.
Visit **verizon.com/mediumbusiness**

From: Jones, Toshombia
Sent: Friday, June 28, 2013 8:24 AM
To: Brown, Robynne Mcmillan; Stemm, William (BILL); bill.bailey@farmersbankva.com; Allen, George L; norene.phillips@farmersbankva.com; 'Tim Clark'; 'David Willis'; Clanton, Robert E; Stone, Karen; Jenkins,

Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL

Robynne –

I do not have what I need to move forward with this. I am waiting for George to provide me with the information that I need to move forward with this request.

Mr. Toshombia Jones
SENIOR ANALYST ORDER MGMNT. - Network Field Ops
Tel:215 466-5832
Cell: - Fax:
Verizon Global Network Service Delivery & Assurance
www.verizon.com

From: Brown, Robynne Mcmillan
Sent: Thursday, June 27, 2013 5:29 PM
To: Stemm, William (BILL); bill.bailey@farmersbankva.com; Allen, George L; norene.phillips@farmersbankva.com; 'Tim Clark'; Jones, Toshombia; 'David Willis'; Clanton, Robert E; Stone, Karen; Jenkins, Cammie V
Cc: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com; O'Brien, James M (Jay)
Subject: RE: URGENT CRITICAL EMAIL

Toshombia, can I get an update on this please?
Thanks

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

Verizon technology is reshaping business and enriching lives.
Visit verizon.com/mediumbusiness

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 26
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: *Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]*
Sent: *Monday, July 01, 2013 11:02 AM*
To: *norene.phillips@farmersbankva.com; Piccirillo, Michael*
Cc: *dick.holland@farmersbankva.com*
Subject: *RE: URGENT MESSAGE*

Norene,

Mike and I will take lead to find status on this as I understand you no longer wish to work with George.

We will find out status on the POTS asap.

Thanks

Robynne McMillan Brown

Center Manager, Medium Business| Verizon Enterprise Solutions

Tel: 703-886-5944 | Mob: 703-268-6317

22001 Loudoun County Parkway, Ashburn VA 20147

From: *Norene Phillips [mailto:norene.phillips@farmersbankva.com]*
Sent: *Tuesday, July 02, 2013 11:01 AM*
To: *Brown, Robynne Mcmillan*
Subject: *RE: Farmers Bank phone system*
Importance: *High*

Robynne, That's fine – actually, I wanted to reach out to you first – here's my list of items (we can chat next week or via email – whatever works best for you)

- *First of all, I want to personally **THANK YOU** for your responsiveness with the many issues we've experiences with this project. I haven't heard anything from Mike (so if he has been in the loop, it has been in the background). Having said that, you & Mike need to know that Toshombia has been a joy to work with & in my mind, he has done everything possible to maneuver through the red tape, missed deadlines, miscommunication, etc. at Verizon and I honestly don't know how we would have made it this far without him (and Bill Stemm). Toshombia has already reached out to me this a.m. (both vm & email) as a follow-up. In my mind, he has done everything in his power to make up for the mishaps & on behalf of all of Farmers Bank, please know how much we appreciate everything that he, you and others have done for us. (From what I have seen, Tosh also has had to deal with other folks not doing 'their part' within the company which only made his job harder). I've worked for big companies in the past so I know what it's like to have the right hand not know what the left hand is doing!*
- *Secondly, I would like to know who will be our Verizon rep going forward now that George is no longer assigned to us. Not to beat a dead horse, **but George's inability to service our needs, failure to follow-up & do what he promised he would do made this conversion so much harder than it ever needed to be & cost our***

company a lot of time and money. Even in the end, he dropped the ball after numerous apologies & did so to the point that he had absolutely no credibility with me, our IT department or our vendor. We simply ask that whoever is assigned to us going forward (as we will have future Verizon needs) that they service us with the kind of follow-thru and commitment that Toshombia has proven – as a matter of fact, nothing would please us more than to have him as our rep – he certainly has filled those shoes over the last week or so!

- *Lastly, as you know, we are not 100% completed with this project (see Bill Stemm's email attached). I would like to make sure we have a specific game plan for next steps in this project so that we can keep it moving forward to completion. Not sure who at Verizon will be taking the lead on that so please let me know who I will be working with going forward.*

I apologize for the long email and again extend my deepest appreciation for everything you have done to try and make all of this work out for us. I will forward the BCS invoice for the extra work (once I have received and reviewed it) and look forward to getting back to where we once were with our Verizon relationship of good, reliable & caring service. Thanks and enjoy your holiday, Norene

Norene T. Phillips

Senior Vice President

Chief Operating Officer

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 27
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Thursday, June 27, 2013 2:36 PM
To: norene.phillips@farmersbankva.com; Piccirillo, Michael
Cc: bill.bailey@farmersbankva.com
Subject: RE: URGENT MATTER REQUIRING IMMEDIATE ATTENTION

Hello Norene,

I reviewed the email in its entirety below and want to understand what direction you chose to move in terms of an alternative solution- was that with Verizon or an alternate carrier, and the $25K cost you are asking be credited, is that equipment or service we are providing you or is that from a third party vendor?

I'm sorry for this very frustrating experience and will do my best to assist.
Thanks,
Robynne

Robynne McMillan Brown
Center Manager, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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Visit verizon.com/mediumbusiness

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Wednesday, June 26, 2013 12:34 PM
To: Piccirillo, Michael; Brown, Robynne Mcmillan
Cc: bill.bailey@farmersbankva.com
Subject: URGENT MATTER REQUIRING IMMEDIATE ATTENTION
Importance: High

Mike & Robynne: It is my understanding that you are the supervisors of George Allen, our current Verizon rep.

In short, Farmers Bank has been grossly mislead by Mr. Allen and his proven ability to respond to our needs (even in a crisis situation), falls seriously short of a minimum expectation of anything close to acceptable customer service. The problems (and this crisis) falls squarely on his shoulders and as a result, we now have a problem that needs a quick resolution. In short, here are the issues:

- Mr. Allen was communicated to (several times) of our needs in order to convert to a new phone system. This included the communication of an engineered design workflow provided to us by our vendor, BCS. Mr. Allen (at least pretended) to understand **and committed to us** Verizon's ability to accommodate us with what we needed to convert to a new phone system for the bank based on our request.
- After several weeks of preparation, we were to 'go live' with our new system today, 6/26/13. At the 11th hour (last evening after 5:00), we were informed by Verizon that our plan would not take place because of rate center issues & the order not being completed for pot lines). Mr. Allen takes full responsibility for 'dropping the ball' *but* the problem remains unsolved and the proposed answer that is being given is a costly one that is

unacceptable to us.

- Additionally, once we found out (late last evening) that the new system would not work in the Verizon world, we were forced to have our vendor reverse all the prep work and revert us back to our old system in order to function today. Again, another high cost to the bank that is unacceptable to us.
- In trying to resolve the 'now crisis mode' we are in (again, all due to Mr. Allen's commitment that Verizon could do something they evidently cannot do), we set up a conference call this a.m. to quickly try & understand the issues & a viable solution. Mr. Allen was reluctant (at best) to show any sense of urgency in the matter, did not appear to be genuinely concerned or even offer an explanation as to how something this major could be missed (although he did apologize several times for the mistake ball & said it was his fault). The problem with his failure to do his job has left us with a cost of $25,875 ($31.25 for 23 paths over 36 months) which is ABSOLUTELY not an option (or a responsibility) that Farmers Bank is willing to accept....again, this is 100% due to your employee either not knowing his job, not understanding his job or simply ignoring the work order all together. It wasn't until the middle of our discussions this a.m. that he finally (at my insistence) got Mr. Bill Stemm on the phone (your engineer who then was able to decipher the problems and provide some options). At the very minimum, this research on his end should have taken place many weeks (and or months) ago – just another example of his failure.

All of this has resulted in a standstill with us moving forward with a new system that the bank has already purchased. The only viable solution to this issue at this point (for the operation of Farmers Bank) would require a new RCS with 23 channels. The burden of this $25,875 expense over a 3 year contract is not acceptable to us & I am respectfully requesting that Verizon do the right thing at this point in the game by 1) waiving the entire cost of the new RCS and 2) quickly move us forward to completing this project.

Your immediate response is greatly appreciated. Thanks.

Norene T. Phillips

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 28
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Verizon RCF Charges **000732125518 96Y**

Due	Amount	
7/15/2013	1,383.10	
8/15/2013	1,215.73	
9/15/2013		
10/15/2013		
11/15/2013	3,573.25	
12/15/2013	1,684.52	
1/15/2014	1,140.51	
2/15/2014	1,162.06	
3/15/2014	1,148.74	
4/15/2014	1,155.21	
5/15/2014	1,177.85	
6/15/2014	1,149.23	
8/15/2014	62.87	final
	14,853.07	

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 29
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 06/16/13 Page 1 of 12
Telephone Number: 040 137-0262
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Thank You for Choosing Verizon!

You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-234-2340.

Account Summary

Previous Charges	**$.00**
Payments Received	.00
Balance Forward	**$.00**

New Charges	
Verizon (page 4)	$1,358.82
Verizon Enterprise Solutions (page 7)	24.28
Total New Charges due Jul 15	**$1,383.10**

To avoid a late payment charge, payment must be received before July 15, 2013.

Total Due **$1,383.10**

received 6-26-13

Telephone

This bill was mailed on 06/24/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 07/15/13

Total Due: $1,383.10

Amount Paid: $.

00003177 02 AT 0.384 D4016911 0017 35

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303509000000000000000000000138310800000

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			826.33
Additions and Changes to Service(s)	4			405.08
PRI Plus 10K Usage Summary	5			.00
Tax, Surcharges and Other Fees	6			127.41
Services and Equipment Information	9			
Total Verizon Current Charges				**1,358.82**

- **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	7	24.28
Total Verizon Enterprise Solutions Charges		**24.28**
Total Summary of Current Charges		**$1,383.10**

Additions and Changes Verizon Service(s) - Detail (continued)

- LG 00001 (continued)
- Activity on 52.IPZD.101394.1.VA
- Service Request 332015568
- Account Activity, Effective on May 31, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
1.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00	.00
2.	IntelliLinQ PRI Primary Access Facility	1		.00	.00
					.00

- Added to Monthly Service from Jun 1, 2013 thru Jun 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
3.	Federal Subscriber Line Charge 30.35 Per Month	1	15.18		15.18
4.	FCC Line Port Charge 23.43 Per Month	1	11.72		11.72
5.	IntelliLinQ PRI Interface Arrangement 23B+D	1	.00		.00
6.	IntelliLinQ PRI Primary Access Facility 145.00 Per Month	1	72.50		72.50
7.	ISDN Primary DID Trunk Package Standard - 3YR 123.00 Per Month	1	61.50		61.50
8.	PRI PLUS 10K Plan	1	240.00		240.00
			400.90		400.90

- Change in Monthly Rate from Jun 1, 2013 thru Jun 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
9.	Federal Access Recovery Charge	1	2.15		2.15
	Total for 52.IPZD.101394.1.VA		403.05		403.05

- Activity on 757 923-7378
- Service Request 152552756
- Added to Monthly Service from Jun 13, 2013 thru Jun 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
10.	IntelliLinQ PRI Message-Two Way w/o Allowance	23	.00		.00
11.	ISDN Primary Trunk Group Software	1	.00		.00
					.00
	Total for 757 923-7378				.00
	Total Additions and Changes to Verizon Service(s)				$405.08

PRI Plus 10K Usage Plan Summary

- **Local Usage**

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	1		
	Minutes of Use CAP, per PRI	10,000		
12.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			$.00

Product Guide Now Available Online
Beginning July 1, the prices, descriptions, terms and conditions for all retail services provided by Verizon Virginia LLC and Verizon South Inc. will no longer be on file with the Virginia State Corporation Commission. Instead, the Product Guide is available online at verizon.com/tariffs. To view, go to the web page, click on the map of Virginia and select the "X" for Verizon Telephone Operating Companies Non-Tariffed Documents.

This change does not alter the prices or the terms or conditions for your current services. By ordering, using, and paying for your services, you agree to the prices and the terms and conditions in the Product Guide and to any future changes made by Verizon, including price increases. Verizon provides 30 days advance notice before any price increases. If you have any questions, visit us at verizon.com or call the toll-free number on your bill.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Verizon Enterprise Solutions

Questions? Call : (800) 826-2355

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.57
Additions and Changes to Service			1.86
Tax, Surcharges and Other Fees			3.85
Long Distance Current Charges			**$24.28**

Thank you for selecting Verizon Enterprise Solutions as your new service provider for long distance. Now you can enjoy the benefits of having one source for both your local and long distance services. We look forward to serving you.

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Jun 16 thru Jul 15

	Tag	Activity	Eff Date	Amount
Plans				
1. FlexDistance 65		MRC	06/04/13	.00
Minimum Spend Levels (COMM)	$65.00			
Switched Outbound				
Line: 757 923-7990				
2. Carrier Cost Recovery Charge		MRC	06/12/13	.28
3. Long Distance Access Charge		MRC	06/12/13	17.55
4. Long Distance Administrative Charge		MRC	06/12/13	.74
Monthly Recurring Charges				**$18.57**

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 06-16-13

Line Number 040 137-0262

Service(s) Added to Account

Description	Tag	Eff.Date	Request #	Per Mo.	Partial Mo.
5. FlexDistance 65		06-05-13	571828985	.00	.00

Verizon Services and Equipment Information

- **Summary of Services**
  Following is a Summary of Recurring Monthly Charges for Informational Purposes.
  Total Charges Due appear on Page 1 of your bill.
  - Monthly Services

	Description	Qty	Tag	Amount
1.	Federal Access Recovery Charge	1		4.30
2.	Federal Subscriber Line Charge	1		30.35
3.	FCC Line Port Charge	1		23.43
4.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
5.	IntelliLinQ PRI D Channel 64 CCC	1		.00
6.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
7.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
8.	IntelliLinQ PRI Primary Access Facility	1		145.00
9.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
10.	ISDN Primary Trunk Group Software	1		.00
11.	Listed Service	1		.00
12.	Direct Inward Dialing - Line Numbers	1		20.25
13.	Multi-Line Hunting	1		.00
14.	Primary Rate Interface Name	1		.00
15.	PRI PLUS 10K Plan	1		480.00
				826.33

Total Summary of Services **$826.33**

Verizon Services and Equipment Information (continued)

- **Verizon Products and Services** (continued)
  - **Products and Services - Individual Line(s)** (continued)
    - **Location Group: 00001** (continued)

757 923-7378 (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group: 00001 **$806.08**

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.
O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 30
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

verizon

Bill B.

FARMERS BANK

Sign Up for Online Billing and Go Paperless!
See reverse side for details.

Received 7-23-13

Account Summary

Previous Charges	**$1,383.10**
Payment Received Jul 10. Thank You.	-1,383.10
Balance Forward	**$.00**
New Charges	
Verizon (page 4)	$1,125.48
Verizon Enterprise Solutions (page 7)	90.25
Total New Charges due Aug 15	**$1,215.73**
To avoid a late payment charge, payment must be received before August 15, 2013.	
Total Due	**$1,215.73**

This bill was mailed on 07/22/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

521243104
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 08/15/13

Total Due: $1,215.73

Amount Paid: $ ☐☐☐☐.☐☐

00002947 02 AT 0.384 D4019811 0018 35

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

109000007321255189033035090000000000000000000001215730000000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	907.53	907.53
Non-Regulated	0.00	308.20	308.20
Totals	**$0.00**	**$1,215.73**	**$1,215.73**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

local exchange services, including basic telephone service, or a basic bundle may not be nnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Sign up for Online Billing and then Choose Paperless

1. Go to https://www.verizonbusiness.com/invite to start the process. If you do not have a Verizon Enterprise Center User ID, click "register for a User ID."
2. Enter your User ID, Password, and your Invitation Code **3R5679T44I**, which expires on 09/28/2013. Protect this Invitation Code as you would any password.*
3. From the Verizon Enterprise Center home page select Invoices/Paperless Billing.

**This Invitation Code provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative.*

verizon

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			904.88
Additions and Changes to Service(s)	4			120.67
PRI Plus 10K Usage Summary	5			.00
Tax, Surcharges and Other Fees	5			99.93
Services and Equipment Information	9			
Total Verizon Current Charges				**1,125.48**

- **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	7	90.25
Total Verizon Enterprise Solutions Charges		**90.25**
Total Summary of Current Charges		**$1,215.73**

Verizon Monthly Charges

• Monthly Service from Jul 16, 2013 thru Aug 15, 2013	904.88
Total Verizon Monthly Charges	$904.88

Additions and Changes to Verizon Service(s) - Summary

This is an informational Summary.

Number	Pro-Rated	One-Time	Amount
52.IPZD.101394.1.VA	2.06		2.06
757 242-6111	34.61	62.00	96.61
757 539-8833	.00	22.00	22.00
Total	**36.67**	**84.00**	**120.67**

Additions and Changes Verizon Service(s) - Detail

- Total Credits are $.00
- Total Debits are $120.67

- Activity on 757 242-6111
- Service Request 901586592
- Account Activity, Effective on Jul 1, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
1.	RCF Installation/Change Charge Group Size (GSZ) 1 Call Forwarding Number (CFN) 7579237378 Group Size (GSZ) 23	2		24.10	24.10
2.	Order Processing Charge - Medium	1		18.95	18.95
				43.05	**43.05**

- Added to Monthly Service from Jul 2, 2013 thru Jul 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
3.	Dial Tone - Message Usage	1	.00		.00
4.	Listed Service	1	.00		.00
5.	RCF Additional Arrangement 24.40 Per Month	1	11.39		11.39
6.	RCF IntraLATA 29.50 Per Month	1	13.77		13.77
	Total for 757 242-6111		**25.16**		**25.16**
	00001		**25.16**	**43.05**	**68.21**

tivity on 52.IPZD.101394.1.VA
rvice Request 332015568
ange in Monthly Rate from Jul 2, 2013 thru Jul 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
7.	Federal Subscriber Line Charge 30.75 Per Month	1	.19		.19
8.	Federal Access Recovery Charge	1	1.87		1.87
	Total for 52.IPZD.101394.1.VA		**2.06**		**2.06**
			2.06		**2.06**

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Additions and Changes Verizon Service(s) - Detail (continued)

- LG 00001 (continued)
- Activity on 757 242-6111
- Service Request 781775595
- Account Activity, Effective on Jul 1, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
1.	Order Processing Charge - Medium	1		18.95	18.95

- Added to Monthly Service from Jul 2, 2013 thru Jul 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
2.	Direct Inward Dialing - Line Numbers 20.25 Per Month	1	9.45		9.45
	Total for 757 242-6111		**9.45**	**18.95**	**28.40**

- Activity on 757 539-8833
- Service Request 781775595
- Account Activity, Effective on Jul 1, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
3.	Direct Inward Dialing - Line Numbers	1		22.00	22.00
	Total for 757 539-8833			**22.00**	**22.00**
	Total Additions and Changes to Verizon Service(s)				**$120.67**

PRI Plus 10K Usage Plan Summary

- **Local Usage**

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	1,905		
	Minutes of Use CAP, per PRI	10,000		.00
4.	Minutes of Use over CAP	0	$.025	
	Total PRI Plus			**$.00**

Tax, Surcharges and Other Fees

- **Surcharges**

	Description	Amount
5.	VA Cost Recovery Surcharge	2.08
6.	Federal Universal Service Fee	15.15
	Tax	
7.	Federal Excise Tax	26.81
8.	E-911 Tax	3.75
9.	VA Communications Sales Tax	52.14
	Total Verizon Tax, Surcharges and Other Fees	**$99.93**

The services listed in this section are provided by Verizon Virginia Inc.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Verizon Strives to Ensure Customer Satisfaction
If you are not satisfied with our response to your concern, contact Verizon Customer Advocacy at verizon.com/contactus or 1-800-483-7988 Monday through Friday between 9 AM and 4:30 PM. If Verizon is unable to resolve your service issue, you may contact the State Corporation Commission Division of Communications by mail at PO Box 1197, Richmond, VA 23218; by phone at 1-800-552-7945 or 804-371-9420; by fax at 804-371-9069; by email at scc.virginia.gov/puc/index.aspx.

Verizon Surcharges
Verizon's Surcharges include:
(i) a Federal Subscriber Line and/or Access Recovery Charge that helps pay for the costs of providing and maintaining the local phone network;
(ii) a Federal Universal Service Charge applicable to interstate and international services to recover fees imposed on us by the government to support universal service;
(iii) a Long Distance Access Charge to help defray the cost of access charges and fees that local exchange companies assess on us or our agents for state to state and international calling;
(iv) a Carrier Cost Recovery Charge applicable to long distance customers that helps defray the costs we pay to support interstate Telecommunication Relay Service, government number administration, local number portability, and other fees assessed by the FCC; and
(v) a Long Distance Administrative Charge applicable to long distance customers to help defray account servicing costs for state to state and international calling. Please note that these are Verizon Surcharges charges, not taxes. These charges, and what is included in these charges, are subject to change from time to time. For additional information regarding the charges on your Verizon bill, please visit verizon.com or call the number listed on your bill.

Payment by Check
P[illegible] by check authorizes check processing or use of the check i[illegible]tion for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

FUSF Surcharge Changes July 2, 2013
Your Federal Universal Service Fund (FUSF) surcharge may change on July 2, 2013. Authorized and reviewed quarterly by the FCC, the FUSF funds programs to keep local telephone rates affordable for all customers and provides discounts to schools, libraries, rural health care providers, and low-income families.

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Questions? Call : (800) 826-2355

Verizon Enterprise Solutions

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.57
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			6.68
Long Distance Current Charges			**$90.25**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Jul 16 thru Aug 15

	Tag	Activity	Eff Date	Amount
Plans				.00
1. FlexDistance 65	$65.00	MRC	06/04/13	
Minimum Spend Levels (COMM)				.28
Switched Outbound				17.55
Line: 757 923-7378				.74
2. Carrier Cost Recovery Charge		MRC	07/01/13	**$18.57**
3. Long Distance Access Charge		MRC	07/01/13	
4. Long Distance Administrative Charge		MRC	07/01/13	
Monthly Recurring Charges				

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 07-16-13

Line Number 757 242-6111

One Time Service Charge(s)

Description	Eff.Date	Charge
5. FlexDistance Shortfall Charge	07-16-13	65.00

Line Number 757 923-7378

Service(s) Added to Account

Description	Tag	Eff.Date	Request #	Per Mo.	Partial M
6. Carrier Cost Recovery Charge		07-02-13	271966124	.28	
7. Long Distance Access Charge		07-02-13	271966124	17.55	8.
8. Long Distance Administrative Charge		07-02-13	271966124	.74	

Line Number 757 923-7990

Service(s) Removed From Account

Description	Tag	Eff.Date	Request #	Per Mo.	Partial
9. Carrier Cost Recovery Charge		07-02-13	241943682	.28	
10. Long Distance Access Charge		07-02-13	241943682	17.55	
11. Long Distance Administrative Charge		07-02-13	241943682	.74	
Additions and Changes to Service					$

Tax, Surcharges and Other Fees

	Amount
Surcharges	
1. Federal Universal Service Fee	2.38
Tax	
2. VA Communications Sales Tax	4.30
Total Tax, Surcharges and Other Fees	**$6.68**

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Verizon Services and Equipment Information

- **Summary of Services**

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- Monthly Services

	Description	Qty	Tag	Amount
1.	Dial Tone - Message Usage	1		.00
2.	Federal Access Recovery Charge	1		8.30
3.	Federal Subscriber Line Charge	1		30.75
4.	FCC Line Port Charge	1		23.43
5.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
6.	IntelliLinQ PRI D Channel 64 CCC	1		.00
7.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
8.	IntelliLinQ PRI Message-Two Way w/o Allowance	1		.00
9.	IntelliLinQ PRI Primary Access Facility	1		.00
10.	ISDN Primary DID Trunk Package Standard - 3YR	23		145.00
11.	ISDN Primary Trunk Group Software	1		123.00
12.	Listed Service	1		.00
13.	RCF IntraLATA	1		.00
14.	Direct Inward Dialing - Line Numbers	1		29.50
15.	Multi-Line Hunting	2		40.50
16.	Primary Rate Interface Name	1		.00
17.	PRI PLUS 10K Plan	2		.00
18.	RCF Additional Arrangement	1		480.00
		1		24.40
		1		904.88

Total Summary of Services **$904.88**

Verizon Services and Equipment Information

• Verizon Products and Services

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

• Products and Services - Account Level

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)		BAX			
	Intralata Carrier Name (LPIC)		BAX			
						40.50

• Products and Services - Individual Line(s)

• Location Group: 00001

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
8.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.75
9.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
10.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
11.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00
12.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
13.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						810.48

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
14.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)		BAX			
	Intralata Carrier Name (LPIC)		BAX			

Tax Codes:

L	Local	F	Federal	E	Exempt
S	State	R	Local Surcharge		

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Verizon Services and Equipment Information (continued)

- Verizon Products and Services (continued)
  - Products and Services - Individual Line(s) (continued)
    - Location Group: 00001 (continued)

757 923-7378 (continued)

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1. ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
					.00
					$810.48

Total Location Group: 00001

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2. Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3. Listed Service	1		7/1/13	LSFE	.00
4. RCF Additional Arrangement	1		7/1/13	LSFE	24.40
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	23				
5. RCF IntraLATA	1		7/1/13	LSFE	29.50
Intralata Carrier Name (LPIC)	GOP				
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	1				
					53.90
					$53.90

Total Location Group: 00000

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:					
	L	Local	F	Federal	E Exempt
	S	State	R	Local Surcharge	

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833

757 539-5265	thru	757 539-5265

Station Group 757 923-7870

757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	10
00000	3100 GODWIN BLVD SUFFOLK VA	11

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		10
757 923-7378		10

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	10		
757 242-6111	11		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	10		

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 31
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: **08/16/13** Page 1 of 13
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Manage Your Account Online
See reverse side for details.

Account Summary

Previous Charges	$1,215.73
Payment Received Jul 31. Thank you.	-1,215.73
Balance Forward	**$.00**

New Charges	
Verizon (page 4)	$997.70
Verizon Enterprise Solutions (page 5)	90.25
Other Provider(s) (page 7)	~~107.07~~
Total New Charges due Sep 15	**$1,195.02**

To avoid a late payment charge, payment must be received before September 15, 2013.

Total Due **$1,195.02**

This bill was mailed on 08/22/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720

Change of Address
Go to verizon.com/billingaddress or call us.

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 09/15/13

Total Due : **$1,195.02**

Amount Paid :

$ ☐☐☐☐.☐☐

000084 02 SP 00.480 E403033B 0001 35
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303509000000000000000000000119502300000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay by Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am - 6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

How Your Charges are Billed

Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	.00*	788.73	788.73
Non-Regulated	.00	406.29	406.29
Totals	**$.00**	**$1,195.02**	**$1,195.02**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence: Go to verizon.com/contactus or mail to PO Box 33078, St. Petersburg, FL 33733

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **N7BDUAOK93** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

The Invitation Code provided expires on **10/29/2013 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

•Verizon

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			904.88
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			92.82
Services and Equipment Information	9			
Total Verizon Current Charges				**997.70**

•Verizon Enterprise Solutions Invoice Summary

Description	First Page	Amount
Charges	6	90.25
Total Verizon Enterprise Solutions Charges		**90.25**

•MCI

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	7			5.47
Calls	7	28	80.0	101.60
Total Current Charges		**28**	**80.0**	**107.07**

Total Summary of Current Charges **$1195.02**

Verizon Monthly Charges

•Monthly Service from Aug 16, 2013 thru Sep 15, 2013	904.88
Total Verizon Monthly Charges	**$904.88**

PRI Plus 10K Usage Plan Summary

•Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	4990		
	Minutes of Use CAP, per PRI	10000		
1.	Minutes of Use over CAP	0	$.025	.00
Total PRI Plus				**$.00**

Tax, Surcharges and Other Fees

		Amount
•Surcharges		
2.	Federal Universal Service Fee	15.15
3.	VA Cost Recovery Surcharge	1.84
	Tax	
4.	Federal Excise Tax	25.99
5.	E-911 Tax	3.75
6.	VA Communications Sales Tax	46.09
Total Verizon Tax, Surcharges and Other Fees		**$92.82**

The services listed in this section are provided by Verizon Virginia Inc.

Know What's Below. Call Before You Dig.
August 11 - or 8-11 Day - is a good reminder to call before you dig. Call 811 to have your lines marked before any digging project. It's FREE - and it can prevent injury and service interruption.

continues

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Current Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.57
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			6.68
Long Distance Current Charges			**$90.25**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Aug 16 thru Sep 15

	Tag	Activity	Eff Date	Amount
Plans				
1. FlexDistance 65 Minimum Spend Levels (COMM)	$65.00	MRC	06/04/13	.00
Switched Outbound				
Line: 757 923-7378				
2. Carrier Cost Recovery Charge		MRC	07/01/13	.28
3. Long Distance Access Charge		MRC	07/01/13	17.55
4. Long Distance Administrative Charge		MRC	07/01/13	.74
Monthly Recurring Charges				**$18.57**

Additions and Changes to Service

The following are charges for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 08-16-13

Line Number 757 242-6111

One Time Service Charge(s)

Description	Eff. Date	Charge
5. FlexDistance Shortfall Charge	08-16-13	65.00
Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

	Amount
Surcharges	
6. Federal Universal Service Fee	2.38
Tax	
7. VA Communications Sales Tax	4.30
Tax, Surcharges and Other Fees	**$6.68**

Carrier Cost Recovery Charge Rate Change
Effective September 21, 2013, the Carrier Cost Recovery Charge that applies to long distance customers will increase from $0.28 per line to $0.36 per line. This Verizon surcharge defrays the costs that Verizon Long Distance and Verizon Enterprise Solutions pay to support interstate Telecommunications Relay Service, government number administration, local number portability and other fees assessed by the FCC.

Federal Universal Service Fund Charge

A recent review indicates that we have not correctly billed the charge that applies to your long distance account to recover the costs that Verizon must pay to the Federal Universal Service Fund. We have corrected this oversight and the charge will be included in your future bills. The Federal Communications Commission (FCC) sets the rate Verizon must pay, which is reviewed quarterly. You will not be billed for previously omitted charges.

Questions? Call: 1-800-VERIZON

This portion of your bill is provided as a service to MCI, a Verizon company.

Please remember to pay your bill on time each month. Failure to pay your MCI® charges could result in the loss of access to MCI's great products. It could also lead to the involvement of a collection agency. Your local telephone service will not be affected by failure to pay these charges.

Monthly Charges

	Description			Amount
1.	VA Billing Surcharge			.39
2.	Tax:	State:	5.08	5.08
	Total Monthly Charges			**$5.47**

Calls from 757 539-5265

Calls

• **Domestic**

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
5.	Jul 2	9:03am	COURTLAND	VA	757 653-8248	Direct		27	34.29
6.	Jul 2	9:55am	COURTLAND	VA	757 742-6204	Direct		1	1.27
7.	Jul 2	9:59am	COURTLAND	VA	757 653-2532	Direct		1	1.27
8.	Jul 2	2:05pm	WILLIAMSBG	VA	757 220-5109	Direct		1	1.27
9.	Jul 5	10:03am	COURTLAND	VA	757 556-0911	Direct		1	1.27

continues

Calls from 757 539-5265

Calls

•Domestic (continued)

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
1.	Jul 5	10:35am	COURTLAND	VA	757 556-0911	Direct		1	1.27
2.	Jul 5	11:50am	COURTLAND	VA	757 653-1799	Direct		4	5.08
3.	Jul 5	1:21pm	WAKEFIELD	VA	757 899-3771	Direct		3	3.81
4.	Jul 5	1:44pm	WAKEFIELD	VA	757 899-3771	Direct		2	2.54
5.	Jul 5	2:43pm	COURTLAND	VA	757 653-1799	Direct		5	6.35
6.	Jul 8	11:23am	COURTLAND	VA	757 556-3571	Direct		3	3.81
7.	Jul 8	12:24pm	COURTLAND	VA	757 653-4300	Direct		3	3.81
8.	Jul 8	4:33pm	COURTLAND	VA	757 653-0808	Direct		1	1.27
9.	Jul 9	10:08am	COURTLAND	VA	757 742-6203	Direct		1	1.27
10.	Jul 9	10:09am	COURTLAND	VA	757 742-6204	Direct		1	1.27
11.	Jul 9	10:10am	COURTLAND	VA	757 742-6206	Direct		1	1.27
12.	Jul 9	10:10am	COURTLAND	VA	757 742-6205	Direct		1	1.27
13.	Jul 9	10:18am	COURTLAND	VA	757 653-2225	Direct		1	1.27
14.	Jul 9	10:19am	COURTLAND	VA	757 653-1111	Direct		4	5.08
15.	Jul 9	10:36am	COURTLAND	VA	757 653-9118	Direct		7	8.89
16.	Jul 9	10:46am	EASTVILLE	VA	757 678-0455	Direct		3	3.81
17.	Jul 9	11:08am	COURTLAND	VA	757 742-6206	Direct		2	2.54
									93.98

Total Calls **$93.98**

Total Calls from 757 539-5265 **$93.98**

Calls from 757 923-7871

Calls

•Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
18.	Jul 8	4:33pm	COURTLAND	VA	757 742-6204	Direct		1	1.27
19.	Jul11	1:55pm	COURTLAND	VA	757 742-6203	Direct		1	1.27
20.	Jul11	2:21pm	COURTLAND	VA	757 742-6205	Direct		1	1.27
21.	Jul17	12:40pm	COURTLAND	VA	757 653-9070	Direct		1	1.27
22.	Jul17	12:48pm	IVOR	VA	757 859-6231	Direct		1	1.27
23.	Jul18	2:06pm	COURTLAND	VA	757 742-6204	Direct		1	1.27
									7.62

Total Calls **$7.62**

Total Calls from 757 923-7871 **$7.62**

Verizon Services and Equipment Information

•Summary of Services

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

•Monthly Service

	Description	Qty	Tag	Amount
1.	Dial Tone - Message Usage	1		.00
2.	Federal Access Recovery Charge	1		8.30
3.	Federal Subscriber Line Charge	1		30.75
4.	FCC Line Port Charge	1		23.43
5.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
6.	IntelliLinQ PRI D Channel 64 CCC	1		.00
7.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
8.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
9.	IntelliLinQ PRI Primary Access Facility	1		145.00
10.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
11.	ISDN Primary Trunk Group Software	1		.00
12.	Listed Service	2		.00
13.	RCF IntraLATA	1		29.50
14.	Direct Inward Dialing - Line Numbers	2		40.50
15.	Multi-Line Hunting	1		.00
16.	Primary Rate Interface Name	1		.00
17.	PRI PLUS 10K Plan	1		480.00
18.	RCF Additional Arrangement	1		24.40
				904.88

Total Summary of Services **$904.88**

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Verizon Services and Equipment Information

•Verizon Products and Services

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

•Products and Services - Account Level

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
2.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

•Products and Services - Individual Line(s)

•Location Group: 00001 3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
8.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.75
9.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
10.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
11.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00

Tax Codes:							
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

continues

Verizon Services and Equipment Information

•Verizon Products and Services

•Products and Services - Individual Line(s)

•Location Group: 00001

52.IPZD.101394.1.VA **(continued)**

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1. ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
2. PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
Length of Term (TERM)	3 Years				
					810.48

757 923-7378

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
3. IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
Interlata Carrier Name (PIC)	BAX				
Intralata Carrier Name (LPIC)	BAX				
Interlata Carrier Name (PIC)	NONE				
Intralata Carrier Name (LPIC)	NONE				
4. ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
					.00

Total Location Group 00001 **810.48**

•Location Group: 00000 3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5. Dial Tone - Message Usage	1		7/1/13	LSFE	.00
6. Listed Service	1		7/1/13	LSFE	.00
7. RCF IntraLATA	1		7/1/13	LSFE	29.50
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	1				
Intralata Carrier Name (LPIC)	GOP				

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

continues

Verizon Services and Equipment Information

•Verizon Products and Services

•Products and Services - Individual Line(s)

•Location Group: 00000

757 242-6111 (continued)

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1. RCF Additional Arrangement	1		7/1/13	LSFE	24.40
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	23				
					53.90
Total Location Group 00000					53.90

SRC Legend

Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Service and Equipment Indexing

•DID Station Group Index

Station Group 757-539-8833		
757 539-5265	thru	757 539-5265

Station Group 757-923-7870		
757 923-7871	thru	757 923-7889

•Location Group Index

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	10
00000	3100 GODWIN BLVD SUFFOLK VA	11

•ISDN Line Index

Number	PN Number	Page Number
52.DZZD.101394.1.VA		10
757 923-7378		11

•Line Number Index

Number	Page Number	Contract ID	BAC Number
040 137-0262	10		
757 242-6111	11		

•Circuit Number Index

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	10		

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 32
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Billing Date: **09/16/13** Page 1 of 12
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Account Summary

Previous Charges	$1,195.02
Payment Received	.00
Past Due Charges	**$1,195.02**
New Charges	
Verizon (page 4)	$1,018.41
Verizon Enterprise Solutions (page 5)	90.25
Other Provider(s) (page 7)	9.70
Total New Charges due Oct 15	**$1,118.36**
Total Due	**$2,313.38**

To avoid a late payment charge, payment must be received before October 15, 2013.

Manage Your Account Online
See reverse side for details.

This bill was mailed on 09/23/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720

Change of Address
Go to verizon.com/billingaddress or call us.

▼ Detach & return payment slip with your check, payable to Verizon

Account: 000732125518 96Y
New Charges Due: 10/15/13
Total Due : **$2,313.38**

Amount Paid :

$ ☐☐☐☐.☐☐

000083 02 SP 00.480 E403033B 0001 35
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303504000000000011950230000231338500000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay by Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am - 6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	788.73*	809.44	1,598.17
Non-Regulated	406.29	308.92	715.21
Totals	**$1,195.02**	**$1,118.36**	**$2,313.38**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence: Go to verizon.com/contactus or mail to PO Box 33078, St. Petersburg, FL 33733

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **EAHXHS6BK1** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

The Invitation Code provided expires on **11/29/2013 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

•Verizon

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			904.88
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			113.53
Services and Equipment Information	8			
Total Verizon Current Charges				**1018.41**

•Verizon Enterprise Solutions Invoice Summary

Description	First Page	Amount
Charges	6	90.25
Total Verizon Enterprise Solutions Charges		**90.25**

•MCI

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	7			.49
Calls	7	3	3.0	9.21
Total Current Charges		**3**	**3.0**	**9.70**

Total Summary of Current Charges **$1118.36**

Verizon Monthly Charges

•Monthly Service from Sep 16, 2013 thru Oct 15, 2013	904.88

•Directory Assistance Call Summary

	Description	Calls		Amount
	Directory Assistance	2		
	Directory Assistance Allowance	2		
1.	Directory Assistance Charges		at $1.50	.00
				.00

Total Verizon Monthly Charges	$904.88

PRI Plus 10K Usage Plan Summary

•Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	4611		
	Minutes of Use CAP, per PRI	10000		
2.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			$.00

Verizon Calls from 757 539-5265

Directory Assistance Call Summary

Description	Calls	Amount
Local Directory Assistance	2	*See Monthly Charges*

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
3.	Aug16	10:35am	DIR-ASST	757 555-1212
4.	Aug30	2:26pm	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

	Date	Description	Amount
•Other Fees			
5.	Sep16	Late Charge on $1135.49 Unpaid Balance as of Sep 15, 2013	20.71
•Surcharges			
6.		Federal Universal Service Fee	15.15
7.		VA Cost Recovery Surcharge	1.84
		Tax	
8.		Federal Excise Tax	25.99
9.		E-911 Tax	3.75
10.		VA Communications Sales Tax	46.09
		Total Verizon Tax, Surcharges and Other Fees	$113.53

The services listed in this section are provided by Verizon Virginia Inc.

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Current Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.57
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			6.68
Long Distance Current Charges			**$90.25**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Sep 16 thru Oct 15

	Tag	Activity	Eff Date	Amount
Plans				
1. FlexDistance 65 Minimum Spend Levels (COMM)	$65.00	MRC	06/04/13	.00
Switched Outbound				
Line: 757 923-7378				
2. Carrier Cost Recovery Charge		MRC	07/01/13	.28
3. Long Distance Access Charge		MRC	07/01/13	17.55
4. Long Distance Administrative Charge		MRC	07/01/13	.74
Monthly Recurring Charges				**$18.57**

Additions and Changes to Service

The following are charges for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 09-16-13

Line Number 757 242-6111

One Time Service Charge(s)

Description	Eff. Date	Charge
5. FlexDistance Shortfall Charge	09-16-13	65.00
Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

	Amount
Surcharges	
6. Federal Universal Service Fee	2.38
Tax	
7. VA Communications Sales Tax	4.30
Tax, Surcharges and Other Fees	**$6.68**

Questions? Call: 1-800-VERIZON

This portion of your bill is provided as a service to MCI, a Verizon company.

Please remember to pay your bill on time each month. Failure to pay your MCI® charges could result in the loss of access to MCI's great products. It could also lead to the involvement of a collection agency. Your local telephone service will not be affected by failure to pay these charges.

Monthly Charges

	Description			Amount
1.	VA Billing Surcharge			.03
2.	Tax:	State:	.46	.46
	Total Monthly Charges			**$.49**

Calls from 757 923-7871

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
5.	Aug 5	11:30am	COURTLAND	VA	757 653-2460	Direct		1	3.07
6.	Aug 5	12:32pm	COURTLAND	VA	757 653-2460	Direct		1	3.07
7.	Aug21	2:11pm	COURTLAND	VA	757 653-2100	Direct		1	3.07
									9.21
	Total Calls								**$9.21**
	Total Calls from 757 923-7871								**$9.21**

Verizon Services and Equipment Information

• Summary of Services

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

• Monthly Service

	Description	Qty	Tag	Amount
1.	Dial Tone - Message Usage	1		.00
2.	Federal Access Recovery Charge	1		8.30
3.	Federal Subscriber Line Charge	1		30.75
4.	FCC Line Port Charge	1		23.43
5.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
6.	IntelliLinQ PRI D Channel 64 CCC	1		.00
7.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
8.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
9.	IntelliLinQ PRI Primary Access Facility	1		145.00
10.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
11.	ISDN Primary Trunk Group Software	1		.00
12.	Listed Service	2		.00
13.	RCF IntraLATA	1		29.50
14.	Direct Inward Dialing - Line Numbers	2		40.50
15.	Multi-Line Hunting	1		.00
16.	Primary Rate Interface Name	1		.00
17.	PRI PLUS 10K Plan	1		480.00
18.	RCF Additional Arrangement	1		24.40
				904.88

Total Summary of Services **$904.88**

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Verizon Services and Equipment Information

•Verizon Products and Services

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

•Products and Services - Account Level

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
2.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

•Products and Services - Individual Line(s)

•Location Group: 00001 3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
8.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.75
9.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
10.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
11.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00

Tax Codes:	L Local	F Federal	E Exempt
	S State	R Local Surcharge	

continues

Verizon Services and Equipment Information

• Verizon Products and Services

• Products and Services - Individual Line(s)

• Location Group: 00001

52.IPZD.101394.1.VA (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
2.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						810.48

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
3.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
	Interlata Carrier Name (PIC)	NONE				
	Intralata Carrier Name (LPIC)	NONE				
4.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group 00001 810.48

• Location Group: 00000 3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
6.	Listed Service	1		7/1/13	LSFE	.00
7.	RCF IntraLATA	1		7/1/13	LSFE	29.50
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				
	Intralata Carrier Name (LPIC)	GOP				

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

continues

Verizon Services and Equipment Information

•Verizon Products and Services

•Products and Services - Individual Line(s)

•Location Group: 00000

757 242-6111 (continued)

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1. RCF	1		7/1/13	LSFE	24.40
Additional Arrangement					
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	23				
					53.90
Total Location Group 00000					53.90

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.
O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Service and Equipment Indexing

• DID Station Group Index

Station Group 757-539-8833		
757 539-5265	thru	757 539-5265
Station Group 757-923-7870		
757 923-7871	thru	757 923-7889

• Location Group Index

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	9
00000	3100 GODWIN BLVD SUFFOLK VA	10

• ISDN Line Index

Number	PN Number	Page Number
52.DZZD.101394.1.VA		9
757 923-7378		10

• Line Number Index

Number	Page Number	Contract ID	BAC Number
040 137-0262	9		
757 242-6111	10		

• Circuit Number Index

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	9		

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 33
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 10/16/13 Page 1 of 14
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Manage Your Account Online
See reverse side for details.

Account Summary

Previous Charges	$2,313.38
Payment Received	.00
Past Due Charges	**$2,313.38**
New Charges	
Verizon (page 4)	$1,032.86
Verizon Enterprise Solutions (page 7)	99.51
Other Provider(s) (page 8)	127.50
Total New Charges due Nov 15	**$1,259.87**

To avoid a late payment charge, payment must be received before November 15, 2013.

Total Due	**$3,573.25**

11-4-13

5212431004

Telephone

This bill was mailed on 10/22/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720

Change of Address
Go to verizon.com/billingaddress or call us.

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 11/15/13

Total Due : $3,573.25

Amount Paid :

$ ☐☐☐☐.☐☐

000085 02 SP 00.480 E403033B 0001 35
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303502000000000023133850000357325000000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay by Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am - 6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	1,598.17*	823.92	2,422.09
Non-Regulated	715.21	435.95	1,151.16
Totals	**$2,313.38**	**$1,259.87**	**$3,573.25**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence: Go to verizon.com/contactus or mail to PO Box 33078, St. Petersburg, FL 33733

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **HCMTDRGQGJ** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

The Invitation Code provided expires on **11/29/2013 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

• Verizon

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			904.53
Additions and Changes to Service(s)	4			.18CR
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	5			128.51
Services and Equipment Information	10			
Total Verizon Current Charges				**1032.86**

• Verizon Enterprise Solutions Invoice Summary

Description	First Page	Amount
Charges	7	99.51
Total Verizon Enterprise Solutions Charges		**99.51**

• MCI

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	8			6.51
Calls	9	27	57.0	120.99
Total Current Charges		**27**	**57.0**	**127.50**

Total Summary of Current Charges **$1259.87**

Verizon Monthly Charges

•Monthly Service from Oct 16, 2013 thru Nov 15, 2013 **904.53**

•Directory Assistance Call Summary

	Description	Calls		Amount
	Directory Assistance	1		
	Directory Assistance Allowance	1		
1.	Directory Assistance Charges		at $1.50	.00
				.00

Total Verizon Monthly Charges **$904.53**

Additions and Changes to Verizon Service(s) - Summary

This is an informational summary.

Number	Pro-Rated	One-Time	Amount
52.IPZD.101394.1.VA	.18CR		.18CR
Total	.18CR		.18CR

Additions and Changes to Verizon Service(s) - Detail

•Total Credits are $.18CR

•Total Debits are $.00

•LG 00001

•Activity on 52.IPZD.101394.1.VA

•Service Request 332015568

•Change in Monthly Rate from Oct 1, 2013 thru Oct 15, 2013

	Description	Qty	Pro-Rated	One-Time	Type	Amount
2.	Federal Subscriber Line Charge	1		.18CR		.18CR
	Total for 52.IPZD.101394.1.VA			.18CR		.18CR

Total Additions and Changes to Verizon Service(s) **$.18CR**

PRI Plus 10K Usage Plan Summary

•Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	4687		
	Minutes of Use CAP, per PRI	10000		
3.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			**$.00**

Verizon Calls from 757 539-5265

Directory Assistance Call Summary

Description	Calls	Amount
Local Directory Assistance	1	*See Monthly Charges*

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
4.	Sep27	11:08am	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

	Date	Description	Amount
•Other Fees			
1.	Oct16	Late Charge on $2199.30 Unpaid Balance as of Oct 15, 2013	35.35
•Surcharges			
2.		Federal Universal Service Fee	15.52
3.		VA Cost Recovery Surcharge	1.84
		Tax	
4.		Federal Excise Tax	25.97
5.		E-911 Tax	3.75
6.		VA Communications Sales Tax	46.08
Total Verizon Tax, Surcharges and Other Fees			**$128.51**

The services listed in this section are provided by Verizon Virginia Inc.

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

continues

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Federal Subscriber Line Charge
Effective on or about October 1, 2013, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

Verizon Surcharges
Verizon's Surcharges include:
(i) a Federal Subscriber Line and Access Recovery Charge applicable to interstate and international services that helps pay for the costs of providing and maintaining the local phone network;
(ii) a Federal Universal Service Charge applicable to interstate and international services to recover fees imposed on us by the government to support universal service;
(iii) a Long Distance Access Charge to help defray the cost of access charges and fees that local exchange companies assess on us or our agents for state to state and international calling;
(iv) a Carrier Cost Recovery Charge applicable to long distance customers that helps defray the costs we pay to support interstate Telecommunication Relay Service, government number administration, local number portability, and other fees assessed by the FCC;
(v) a Long Distance Administrative Charge to help defray account servicing costs for state to state and international calling; and,
(vi) a Federal Regulatory Fee applicable to recover the annual per video subscriber fee payment made to the FCC.

Please note that these are Verizon Surcharges charges, not taxes. These charges, and what is included in these charges, are subject to change from time to time. For additional information regarding the charges on your Verizon bill, please visit verizon.com or call the number listed on your bill.

FUSF Surcharge Changes October 1, 2013
Your Federal Universal Service Fund (FUSF) surcharge may change on October 1, 2013. Authorized and reviewed quarterly by the FCC, the FUSF funds programs to keep local telephone rates affordable for all customers and provides discounts to schools, libraries, rural health care providers, and low-income families.

continues

Telephone Sales Calls - Know The Facts
Under the Federal Telephone Consumer Protection Act, telemarketers must identify the individual or business they represent and the purpose of the call. Telemarketers are prohibited from making unsolicited sales calls between the hours of 9 pm and 8 am.

From time to time, Verizon calls its customers to inform them about special promotions or new products and services. For those customers who indicate that they do not wish to receive sales calls, you can request to be added to Verizon's do-not-call list. Being on the federal Do Not Call registry prevents prerecorded sales calls but does not prevent live sales calls to existing customers.

Certain organizations (such as political groups, not-for-profits and telephone surveys) are exempt from the do-not-call registry. In addition, federal law exempts calls for which the calling party has received the called party's prior expressed written consent. Consumers may follow the same procedure to revoke their registration for the federal do-not-call list.

To place your number on the Federal do-not-call registry, call 1- 888-382-1222 (Voice) or 1-866-290-4236 (TTY), or visit the website at www.donotcall.gov. To learn more about telephone sales calls, see the Protection Tips section of the Customer Guide in your Verizon Directory.

Verizon Enterprise Solutions **Questions? Call:** (800) 826-2355

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Current Charges	**Calls**	**Minutes**	**Amount**
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			15.86
Long Distance Current Charges			**$99.51**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Oct 16 thru Nov 15

	Tag	**Activity**	**Eff Date**	**Amount**
Plans				
1 . FlexDistance 65		MRC	06/04/13	.00
Minimum Spend Levels (COMM)	$65.00			

continues

Monthly Recurring Charges

	Tag	Activity	Eff Date	Amount
Switched Outbound				
Line: 757 923-7378				
1. Carrier Cost Recovery Charge		MRC	07/01/13	.36
2. Long Distance Access Charge		MRC	07/01/13	17.55
3. Long Distance Administrative Charge		MRC	07/01/13	.74
Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

The following are charges for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 10-16-13

Line Number 757 242-6111

One Time Service Charge(s)

Description	Eff. Date	Charge
4. FlexDistance Shortfall Charge	10-16-13	65.00
Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

	Amount
Surcharges	
5. Federal Universal Service Fee	11.13
Tax	
6. VA Communications Sales Tax	4.73
Tax, Surcharges and Other Fees	**$15.86**

Questions? Call: 1-800-VERIZON

This portion of your bill is provided as a service to MCI, a Verizon company.

Please remember to pay your bill on time each month. Failure to pay your MCI® charges could result in the loss of access to MCI's great products. It could also lead to the involvement of a collection agency. Your local telephone service will not be affected by failure to pay these charges.

Monthly Charges

Description			Amount
7. VA Billing Surcharge			.46
8. Tax:	State:	6.05	6.05
Total Monthly Charges			**$6.51**

Calls from 757 242-6111

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
1.	Sep 3	2:53pm	COURTLAND	VA	757 653-2460	Direct		1	3.07
2.	Sep 4	10:04am	WILLIAMSBG	VA	757 206-9321	Direct		12	17.04
3.	Sep 4	1:04pm	COURTLAND	VA	757 653-1916	Direct		1	3.07
4.	Sep 5	11:35am	COURTLAND	VA	757 653-2600	Direct		2	4.34
5.	Sep10	10:21am	COURTLAND	VA	757 653-2225	Direct		2	4.34
6.	Sep12	9:24am	COURTLAND	VA	757 653-7775	Direct		1	3.07
7.	Sep13	5:08pm	COURTLAND	VA	757 742-2317	Direct		1	3.07
8.	Sep16	11:52am	COURTLAND	VA	757 653-2100	Direct		1	3.07
9.	Sep16	1:35pm	COURTLAND	VA	757 653-0808	Direct		1	3.07
10.	Sep16	1:37pm	IVOR	VA	757 859-6231	Direct		1	3.07
11.	Sep16	3:16pm	BELLEHAVEN	VA	757 442-3570	Direct		1	3.07
12.	Sep17	12:03pm	COURTLAND	VA	757 653-9652	Direct		3	5.61
13.	Sep17	1:39pm	COURTLAND	VA	757 653-7915	Direct		1	3.07
14.	Sep17	2:16pm	COURTLAND	VA	757 653-4300	Direct		1	3.07
15.	Sep17	2:17pm	COURTLAND	VA	757 653-4300	Direct		1	3.07
16.	Sep17	2:17pm	COURTLAND	VA	757 653-4300	Direct		2	4.34
17.	Sep17	3:36pm	COURTLAND	VA	757 653-7817	Direct		5	8.15
18.	Sep17	3:40pm	COURTLAND	VA	757 742-6115	Direct		1	3.07
19.	Sep18	12:58pm	COURTLAND	VA	757 653-2351	Direct		1	3.07
20.	Sep19	10:35am	BELLEHAVEN	VA	757 414-2282	Direct		1	3.07
21.	Sep19	11:00am	COURTLAND	VA	757 653-8177	Direct		6	9.42
22.	Sep19	12:38pm	COURTLAND	VA	757 556-9448	Direct		1	3.07
23.	Sep19	2:58pm	COURTLAND	VA	757 556-9448	Direct		1	3.07
24.	Sep20	11:11am	COURTLAND	VA	757 653-0725	Direct		1	3.07
25.	Sep20	12:52pm	COURTLAND	VA	757 556-5387	Direct		3	5.61
									111.04

Total Calls $111.04

Total Calls from 757 242-6111 $111.04

Calls from 757 539-8833

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
26.	Sep13	3:21pm	COURTLAND	VA	757 653-2365	Direct		3	5.61

Total Calls $5.61

Total Calls from 757 539-8833 $5.61

Calls from 757 923-7871

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
27.	Aug29	4:27pm	COURTLAND	VA	757 653-2100	Direct		2	4.34

Total Calls $4.34

Total Calls from 757 923-7871 $4.34

Verizon Services and Equipment Information

•Summary of Services

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

•Monthly Service

	Description	Qty	Tag	Amount
1.	Dial Tone - Message Usage	1		.00
2.	Federal Access Recovery Charge	1		8.30
3.	Federal Subscriber Line Charge	1		30.40
4.	FCC Line Port Charge	1		23.43
5.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
6.	IntelliLinQ PRI D Channel 64 CCC	1		.00
7.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
8.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
9.	IntelliLinQ PRI Primary Access Facility	1		145.00
10.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
11.	ISDN Primary Trunk Group Software	1		.00
12.	Listed Service	2		.00
13.	RCF IntraLATA	1		29.50
14.	Direct Inward Dialing - Line Numbers	2		40.50
15.	Multi-Line Hunting	1		.00
16.	Primary Rate Interface Name	1		.00
17.	PRI PLUS 10K Plan	1		480.00
18.	RCF Additional Arrangement	1		24.40
				904.53

Total Summary of Services **$904.53**

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Verizon Services and Equipment Information

•Verizon Products and Services

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

•Products and Services - Account Level

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
2.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

•Products and Services - Individual Line(s)

•Location Group: 00001 3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
8.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.40
9.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
10.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
11.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00

Tax Codes:	L Local	F Federal	E Exempt
	S State	R Local Surcharge	

continues

Verizon Services and Equipment Information

•Verizon Products and Services

•Products and Services - Individual Line(s)

•Location Group: 00001

52.IPZD.101394.1.VA (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
2.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						810.13

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
3.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
	Interlata Carrier Name (PIC)	NONE				
	Intralata Carrier Name (LPIC)	NONE				
4.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group 00001 **810.13**

•Location Group: 00000 3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
6.	Listed Service	1		7/1/13	LSFE	.00
7.	RCF IntraLATA	1		7/1/13	LSFE	29.50
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				
	Intralata Carrier Name (LPIC)	GOP				

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

continues

Verizon Services and Equipment Information

- **Verizon Products and Services**
  - **Products and Services - Individual Line(s)**
    - **Location Group: 00000**

757 242-6111 (continued)

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1. RCF	1		7/1/13	LSFE	24.40
Additional Arrangement					
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	23				
					53.90
Total Location Group 00000					53.90

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.
O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Service and Equipment Indexing

• DID Station Group Index

Station Group 757-539-8833		
757 539-5265	thru	757 539-5265

Station Group 757-923-7870		
757 923-7871	thru	757 923-7889

• Location Group Index

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	11
00000	3100 GODWIN BLVD SUFFOLK VA	12

• ISDN Line Index

Number	PN Number	Page Number
52.DZZD.101394.1.VA		11
757 923-7378		12

• Line Number Index

Number	Page Number	Contract ID	BAC Number
040 137-0262	11		
757 242-6111	12		

• Circuit Number Index

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	11		

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 34
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Hold 12/1

Billing Date: **11/16/13** Page **1** of 12
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Account Summary

Previous Charges	**$3,573.25**
Payments Received	.00
Past Due Charges	**$3,573.25**
New Charges	
Verizon (page 4)	$1,379.99
Verizon Enterprise Solutions (page 6)	99.51
Other Provider(s) (page 7)	205.02
Total New Charges due Dec 15	**$1,684.52**

To avoid a late payment charge, payment must be received before December 15, 2013.

Total Due	**$5,257.77**

Manage Your Account Online
See reverse side for details.

received 11-21-13

Check # 50610 11-7-13

received 11/20/13 by verizon per phone convo 12-3-13 ☆ BDJ

This bill was mailed on 11/22/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

5212431004
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 12/15/13

Total Due: $5,257.77

Amount Paid: $1684.52

00001965 02 FP 0.433 D4032311 0009 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303501000000000035732500000525777900000

verizon

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	2,422.09*	1,149.25	3,571.34
Non-Regulated	1,151.16	535.27	1,686.43
Totals	**$3,573.25**	**$1,684.52**	**$5,257.77**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page.
Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **44T9RREE39** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on **12/30/2013 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

mmary of Current Charges

This summary is for informational purposes only.

• **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			947.53
Additions and Changes to Service(s)	4			265.61
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	5			166.85
Services and Equipment Information	9			
Total Verizon Current Charges				**1,379.99**

• **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	6	99.51
Total Verizon Enterprise Solutions Charges		**99.51**

• **MCI**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	7			10.47
Calls	7	34	105.0	194.55
Total MCI Charges		**34**	**105.0**	**205.02**

Total Summary of Current Charges **$1,684.52**

verizon

Verizon Monthly Charges

944.53

• Monthly Service from Nov 16, 2013 thru Dec 15, 2013

• Directory Assistance Call Summary

	Description	Calls		Amount
	Directory Assistance	4		
	Directory Assistance Allowance	2		3.00
1.	Directory Assistance Charges	2	at $1.50	3.00
	Total Verizon Monthly Charges			**$947.53**

Additions and Changes to Verizon Service(s) - Summary

This is an Informational Summary.

Number	Pro-Rated	One-Time	Amount
52.IPZD.101394.1.VA	146.66	100.00	246.66
757 242-6111	.00	18.95	18.95
Total	**146.66**	**118.95**	**265.61**

Additions and Changes Verizon Service(s) - Detail

• Total Credits are $.00
• Total Debits are $265.61

• LG 00001
• Activity on 52.IPZD.101394.1.VA
• Service Request 841880186
• Account Activity, Effective on Jul 25, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
2.	Calling Line ID with Name	1		100.00	100.00

• Prior Billing Adjustment from Jul 26, 2013 thru Nov 15, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
3.	Calling Line ID with Name 40.00 Per Month	1	146.66		146.66
	Total for 52.IPZD.101394.1.VA		**146.66**	**100.00**	**246.66**

• Activity on 757 242-6111
• Service Request 841880186
• Account Activity, Effective on Jul 25, 2013

	Description	Qty	Pro-Rated	One-Time	Amount
4.	Order Processing Charge - Medium	1		18.95	18.95
	Total for 757 242-6111			**18.95**	**18.95**
	Total Additions and Changes to Verizon Service(s)				**$265.61**

PRI Plus 10K Usage Plan Summary

• Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	4,444		
	Minutes of Use CAP, per PRI	10,000		
5.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			**$.00**

...izon Calls From 757 539-5265

...ectory Assistance Call Summary

Description	Calls	Amount
Local Directory Assistance	4	See Monthly Charges

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
1.	Oct 18	9:11 AM	DIR-ASST	757 555-1212
2.	Oct 28	1:33 PM	DIR-ASST	757 555-1212
3.	Nov 1	10:57 AM	DIR-ASST	757 555-1212
4.	Nov 1	2:21 PM	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

• Other Fees

	Date	Description	Amount
5.	Nov 16	Late Charge on $3389.86 Unpaid Balance as of Nov 15, 2013	51.89

• Surcharges

	Description	Amount
6.	VA Cost Recovery Surcharge	2.46
7.	Federal Universal Service Fee	15.52
	Tax	
8.	Federal Excise Tax	31.68
9.	E-911 Tax	3.75
10.	VA Communications Sales Tax	61.55
	Total Verizon Tax, Surcharges and Other Fees	**$166.85**

The services listed in this section are provided by Verizon Virginia Inc.

Yo... Block Third Party Billing to your Verizon bill.
For... information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Pricing Changes for Verizon Services
On or after January 18, 2014, monthly rates will increase for products provided on a month-to-month basis as listed below. Services included in a bundle, package or term price will not increase.
Call Forwarding, Call Forwarding-Busy Line/Don't Answer, Call Waiting, Caller ID, Three-way Calling and Ultra Forward will increase $0.50.
Centrex CustoPAK Intercommunication and Business individual lines will increase $2.15.
Remote Call Forwarding first and additional arrangements and Verizon Freedom Feature Packages 1 and 2 will increase $3.00.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

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Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Questions? Call : (800) 826-2355

Verizon Enterprise Solutions

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			15.86
Long Distance Current Charges			**$99.51**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Nov 16 thru Dec 15

	Tag	Activity	Eff Date	Amount
Plans				
1. FlexDistance 65		MRC	06/04/13	.00
Minimum Spend Levels (COMM)	$65.00			
Switched Outbound				
Line: 757 923-7378				
2. Carrier Cost Recovery Charge		MRC	07/01/13	.36
3. Long Distance Access Charge		MRC	07/01/13	17.55
4. Long Distance Administrative Charge		MRC	07/01/13	.74
Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

...ollowing charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

...ng Date of Account 11/16/13

Line Number 757 242-6111

One Time Service Charge(s)

	Description	Eff.Date	Charge
1.	FlexDistance Shortfall Charge	11-16-13	65.00
	Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

		Amount
	Surcharges	
2.	Federal Universal Service Fee	11.13
	Tax	
3.	VA Communications Sales Tax	4.73
	Total Tax, Surcharges and Other Fees	**$15.86**

MCI

Questions? Call : (800) 837-4966

This portion of your bill is provided as a service to MCI, a Verizon company.

Please remember to pay your bill on time each month. Failure to pay your MCI charges could result in the loss of access to MCI's great products. It could also lead to the involvement of a collection agency. Your local telephone service will not be affected by failure to pay these charges.

Monthly Charges

	Description	Amount
4.	VA Billing Surcharge	.74
5.	Tax: State: 9.73	9.73
	Total Monthly Charges	**$10.47**

alls From 757 242-6111

alls

Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
6.	Sep 23	10:34 AM	COURTLAND	VA	757 742-6115	Direct		3	5.61
7.	Sep 23	11:12 AM	COURTLAND	VA	757 556-5636	Direct		1	3.07
8.	Sep 23	11:23 AM	COURTLAND	VA	757 556-5636	Direct		15	20.85
9.	Sep 24	2:07 PM	COURTLAND	VA	757 653-2532	Direct		5	8.15
	Total Calls								**37.68**
	Total Calls From 757 242-6111								**$37.68**

ls From 757 923-7871

ls

mestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
10.	Sep 27	10:59 AM	IVOR	VA	757 859-6231	Direct		1	3.07
11.	Oct 4	12:40 PM	COURTLAND	VA	757 653-9250	Direct		1	3.07
12.	Oct 10	9:34 AM	IVOR	VA	757 859-6231	Direct		1	3.07
13	Oct 16	11:39 AM	COURTLAND	VA	757 653-2100	Direct		1	3.07
1	! 17	1:18 PM	IVOR	VA	757 859-6231	Direct		1	3.07
15	..t 17	1:47 PM	IVOR	VA	757 859-6231	Direct		2	4.34

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Calls From 757 923-7871 (continued)

Calls (continued)

• Domestic (continued)

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
1.	Oct 18	3:41 PM	COURTLAND	VA	757 346-8096	Direct		5	8.15
2.	Oct 22	11:50 AM	COURTLAND	VA	757 653-2100	Direct		2	4.34
3.	Oct 23	10:57 AM	WILLIAMSBG	VA	757 258-4529	Direct		7	10.69
4.	Oct 25	6:49 PM	WILLIAMSBG	VA	757 209-1523	Direct		1	3.07
									45.94
									$45.94

Total Calls **$45.94**

Total Calls From 757 923-7871

Calls From 757 923-7873

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
5.	Oct 17	11:52 AM	COURTLAND	VA	757 653-0808	Direct		1	3.07
6.	Oct 17	11:54 AM	COURTLAND	VA	757 653-4300	Direct		1	3.07
									6.14
									$6.14

Total Calls **$6.14**

Total Calls From 757 923-7873

Calls From 757 923-7875

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amount
7.	Oct 17	2:34 PM	BOYKINS	VA	757 654-6112	Direct		3	5.61
8.	Oct 18	2:43 PM	COURTLAND	VA	757 653-9652	Direct		9	13.23
9.	Oct 21	1:28 PM	BOYKINS	VA	757 654-6112	Direct		1	3.07
10.	Oct 22	12:50 PM	COURTLAND	VA	757 653-4587	Direct		6	9.42
11.	Oct 22	1:22 PM	BOYKINS	VA	757 654-6112	Direct		1	3.07
12.	Oct 23	11:27 AM	BOYKINS	VA	757 654-6112	Direct		6	9.42
13.	Oct 23	12:55 PM	COURTLAND	VA	757 653-4587	Direct		1	3.07
14.	Oct 23	4:36 PM	COURTLAND	VA	757 653-2613	Direct		1	3.07
15.	Oct 23	4:39 PM	COURTLAND	VA	757 653-2613	Direct		10	14.50
16.	Oct 24	12:59 PM	COURTLAND	VA	757 556-9448	Direct		1	3.07
17.	Oct 24	1:18 PM	COURTLAND	VA	757 653-2613	Direct		2	4.34
18.	Oct 24	1:32 PM	COURTLAND	VA	757 653-7451	Direct		1	3.07
19.	Oct 24	1:35 PM	BOYKINS	VA	757 654-9111	Direct		1	3.07
20.	Oct 24	1:43 PM	COURTLAND	VA	757 653-8177	Direct		9	13.23
21.	Oct 25	11:48 AM	BOYKINS	VA	757 654-9111	Direct		2	4.3
22.	Oct 25	1:06 PM	COURTLAND	VA	757 556-9448	Direct		1	3.0
									98.6
									$98.6

Total Calls **$98.6**

Total Calls From 757 923-7875

Calls From 757 923-7878

Calls

• Domestic

	Date	Time	Place and Number Called			Type	Rate	Minutes	Amou
23.	Oct 16	5:18 PM	WILLIAMSBG	VA	757 903-9689	Direct		1	3.
24.	Oct 16	5:19 PM	WILLIAMSBG	VA	757 259-1670	Direct		1	3
									6
									$6

Total Calls **$6**

Total Calls From 757 923-7878

zon Services and Equipment Information

- **Summary of Services**

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- Monthly Services

	Description	Qty	Tag	Amount
1.	Calling Line ID with Name	1		40.00
2.	Dial Tone - Message Usage	1		.00
3.	Federal Access Recovery Charge	1		8.30
4.	Federal Subscriber Line Charge	1		30.40
5.	FCC Line Port Charge	1		23.43
6.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
7.	IntelliLinQ PRI D Channel 64 CCC	1		.00
8.	IntelliLinQ PRI Interface Arrangement 23B+D	23		.00
9.	IntelliLinQ PRI Message-Two Way w/o Allowance	1		.00
10.	IntelliLinQ PRI Primary Access Facility	1		145.00
11.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
12.	ISDN Primary Trunk Group Software	2		.00
13.	Listed Service	1		.00
14.	RCF IntraLATA	2		29.50
15.	Direct Inward Dialing - Line Numbers	1		40.50
16.	Multi-Line Hunting	1		.00
17.	Primary Rate Interface Name	1		.00
18.	PRI PLUS 10K Plan	1		480.00
19.	RCF Additional Arrangement	1		24.40
				944.53

Total Summary of Services **$944.53**

verizon

Verizon Services and Equipment Information

- **Verizon Products and Services**

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- **Products and Services - Account Level**

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

- **Products and Services - Individual Line(s)**
  - **Location Group: 00001**

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amoun
7.	Calling Line ID with Name	1		7/25/13	LSFE	40.0
8.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.3
9.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.4
10.	FCC Line Port Charge	1		5/31/13	LSFE	23.4
11.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.(
12.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.(
13.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.(
14.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.!
	Length of Term (TERM)	3 Years				
						850.

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amo
15.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

rizon Services and Equipment Information (continued)

erizon Products and Services (continued)

- **Products and Services - Individual Line(s)** (continued)
  - **Location Group: 00001** (continued)

757 923-7378 (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group: 00001 **$850.13**

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3.	Listed Service	1		7/1/13	LSFE	.00
4.	RCF Additional Arrangement	1		7/1/13	LSFE	24.40
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	23				
5.	RCF IntraLATA	1		7/1/13	LSFE	29.50
	Intralata Carrier Name (LPIC)	GOP				
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				

Total Location Group: 00000 **53.90**

$53.90

SRC Legend

Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

verizon

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833		
757 539-5265	thru	757 539-5265
Station Group 757 923-7870		
757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	10
00000	3100 GODWIN BLVD SUFFOLK VA	11

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		10
757 923-7378		10

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	10		
757 242-6111	11		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	10		

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 35
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 12/16/13 Page 1 of 12
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Account Summary

Previous Charges	**$5,257.77**
Payments Received. Thank you.	-5,257.77
Balance Forward	**$.00**
New Charges	
Verizon (page 4)	$1,041.00
Verizon Enterprise Solutions (page 6)	99.51
Total New Charges due Jan 15	**$1,140.51**

To avoid a late payment charge, payment must be received before January 15, 2014.

Total Due	**$1,140.51**

Manage Your Account Online
See reverse side for details.

received
12-27-13
hola

This bill was mailed on 12/23/13

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

521243100 4
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 01/15/14

Total Due: $1,140.51

Amount Paid:

$.

00000628 02 FP 0.433 D4035311 0003 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303509000000000000000000000114051600000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	828.75	828.75
Non-Regulated	0.00	311.76	311.76
Totals	**$0.00**	**$1,140.51**	**$1,140.51**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code **ULHAT4NT90** and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on* ***01/29/2014* *and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			944.53
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			96.47
Services and Equipment Information	8			
Total Verizon Current Charges				**1,041.00**

- **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	6	99.51
Total Verizon Enterprise Solutions Charges		**99.51**
Total Summary of Current Charges		**$1,140.51**

verizon

Payments on Previous Charges

	Date	Description	Amount
1.	11/20	Payment	-3,573.25
2.	12/13	Payment	-1,684.52
		Total Payments Applied Thru Dec 16, 2013 (see page 1)	**-$5,257.77**

Verizon Monthly Charges

• **Monthly Service from Dec 16, 2013 thru Jan 15, 2014**		944.53

• **Directory Assistance Call Summary**

	Description	Calls		Amount
	Directory Assistance	2		
	Directory Assistance Allowance	2	at $1.50	.00
3.	Directory Assistance Charges			.00
	Total Verizon Monthly Charges			**$944.53**

PRI Plus 10K Usage Plan Summary

• **Local Usage**

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	4,382		
	Minutes of Use CAP, per PRI	10,000		
4.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			**$.00**

Verizon Calls From 757 539-5265

Directory Assistance Call Summary

	Description	Calls	Amount
	Local Directory Assistance	2	*See Monthly Charges*

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
5.	Dec 2	1:34 PM	DIR-ASST	757 555-1212
6.	Dec 3	10:24 AM	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

• **Surcharges**

	Description	Amount
7.	VA Cost Recovery Surcharge	1.92
8.	Federal Universal Service Fee	15.52
	Tax	
9.	Federal Excise Tax	27.18
10.	E-911 Tax	3.75
11.	VA Communications Sales Tax	48.10
	Total Verizon Tax, Surcharges and Other Fees	**$96.47**

The services listed in this section are provided by Verizon Virginia Inc.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Rate Change for Directory Assistance Calls
On February 15, 2014, the rate for Local Directory Assistance will increase from $1.50 to $1.99 per call and the rate for National Directory Assistance will increase from $1.99 to $2.49 per call. Verizon values your business and offers many services that can enhance your voice, internet and television experience. Free business listings are available when you use Verizon's new Visual 411 app at verizon.com/visual411. It offers coupons, deals, weather and more from your desktop, smart phone or FIOS TV!

Pay Your Bill And Manage Your Account Online
For our small business customers:
· Set-up Paper-Free Billing and Auto Pay
· View, print and analyze billing statements
· Access Verizon email and online applications
· Obtain robust technical support, including repair ticketing
· Get Small Biz Rewards, Verizon Discounts and free resources
It is fast and easy to register and use the site. Get started at verizon.com/bizsignin today.

For our medium business customers:
· Get order status around the clock, from virtually anywhere around the world
· Receive email notification when your invoice is ready so you can download or print it
· Create, view and status a repair ticket without making a phone call
cess from a mobile device or tablet
egistered today www.verizonenterprise.com and in the Business Sign-In area click "Register".

verizon

Customer Proprietary Network Information (CPNI) Notice

CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Questions? Call : (800) 826-2355

Verizon Enterprise Solutions

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			15.86
Long Distance Current Charges			**$99.51**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Dec 16 thru Jan 15

	Tag	Activity	Eff Date	Amount
Plans				
1. FlexDistance 65	$65.00	MRC	06/04/13	.00
Minimum Spend Levels (COMM)				
Switched Outbound				
Line: 757 923-7378				
2. Carrier Cost Recovery Charge		MRC	07/01/13	.36
3. Long Distance Access Charge		MRC	07/01/13	17.55
4. Long Distance Administrative Charge		MRC	07/01/13	.74
Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 12/16/13

Line Number 757 242-6111

One Time Service Charge(s)

	Description	Eff.Date	Charge
1.	FlexDistance Shortfall Charge	12-16-13	65.00
	Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

		Amount
	Surcharges	
2.	Federal Universal Service Fee	11.13
	Tax	
3.	VA Communications Sales Tax	4.73
	Total Tax, Surcharges and Other Fees	**$15.86**

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Verizon Services and Equipment Information

- **Summary of Services**

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- Monthly Services

	Description	Qty	Tag	Amount
1.	Calling Line ID with Name	1		40.00
2.	Dial Tone - Message Usage	1		.00
3.	Federal Access Recovery Charge	1		8.30
4.	Federal Subscriber Line Charge	1		30.40
5.	FCC Line Port Charge	1		23.43
6.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
7.	IntelliLinQ PRI D Channel 64 CCC	1		.00
8.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
9.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
10.	IntelliLinQ PRI Primary Access Facility	1		145.00
11.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
12.	ISDN Primary Trunk Group Software	1		.00
13.	Listed Service	2		.00
14.	RCF IntraLATA	1		29.50
15.	Direct Inward Dialing - Line Numbers	1		40.50
16.	Multi-Line Hunting	2		.00
17.	Primary Rate Interface Name	1		.00
18.	PRI PLUS 10K Plan	1		480.00
19.	RCF Additional Arrangement	1		24.40
				944.53

Total Summary of Services **$944.53**

Verizon Services and Equipment Information

• Verizon Products and Services

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

• Products and Services - Account Level

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

• Products and Services - Individual Line(s)

• Location Group: 00001

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Calling Line ID with Name	1		7/25/13	LSFE	40.00
8.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
9.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.40
10.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
11.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
12.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00
13.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
14.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						850.13

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
15.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

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Verizon Services and Equipment Information (continued)

- **Verizon Products and Services** (continued)
  - **Products and Services - Individual Line(s)** (continued)
    - **Location Group: 00001** (continued)

757 923-7378 (continued)

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1. ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
					.00
					$850.13

Total Location Group: 00001

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2. Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3. Listed Service	1		7/1/13	LSFE	.00
4. RCF Additional Arrangement	1		7/1/13	LSFE	24.40
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	23				
5. RCF IntraLATA	1		7/1/13	LSFE	29.50
Intralata Carrier Name (LPIC)	GOP				
Call Forwarding Number (CFN)	7579237378				
Group Size (GSZ)	1				
					53.90
					$53.90

Total Location Group: 00000

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.
O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833

757 539-5265	thru	757 539-5265

Station Group 757 923-7870

757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	9
00000	3100 GODWIN BLVD SUFFOLK VA	10

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		9
757 923-7378		9

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	9		
757 242-6111	10		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	9		

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 36
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 01/16/14 Page 1 of 12
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

Hold until 2/1/14

FARMERS BANK

Manage Your Account Online
See reverse side for details.

Check # 52924 1/21/14

Account Summary

Previous Charges	**$1,140.51**
Payments Received	.00
Past Due Charges	**$1,140.51**
New Charges	
Verizon (page 4)	$1,061.58
Verizon Enterprise Solutions (page 7)	100.48
Total New Charges due Feb 15	**$1,162.06**
To avoid a late payment charge, payment must be received before February 15, 2014.	
Total Due	**$2,302.57**

Received 1-23-14

This bill was mailed on 01/22/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

5212431004
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 02/15/14

Total Due: $2,302.57

Amount Paid:

$.

00001796 02 FP 0.433 D4002011 0007 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303503000000000011405160000230257800000

verizon

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-607-6575	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	828.75*	849.30	1,678.05
Non-Regulated	311.76	312.76	624.52
Totals	**$1,140.51**	**$1,162.06**	**$2,302.57**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page.
Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code **B8IXPFLNJ5** and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on* **03/01/2014 *and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

• **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			944.53
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			117.05
Services and Equipment Information	8			
Total Verizon Current Charges				**1,061.58**

• **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	7	100.48
Total Verizon Enterprise Solutions Charges		**100.48**
Total Summary of Current Charges		**$1,162.06**

verizon

Verizon Monthly Charges

944.53

• Monthly Service from Jan 16, 2014 thru Feb 15, 2014

• Directory Assistance Call Summary

	Description	Calls		Amount
	Directory Assistance	2		
	Directory Assistance Allowance	2		.00
1.	Directory Assistance Charges		at $1.50	.00
	Total Verizon Monthly Charges			$944.53

PRI Plus 10K Usage Plan Summary

• Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	4,101		
	Minutes of Use CAP, per PRI	10,000		
2.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			$.00

Verizon Calls From 757 539-5265

Directory Assistance Call Summary

	Description	Calls	Amount
	Local Directory Assistance	2	*See Monthly Charges*

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
3.	Dec 30	11:53 AM	DIR-ASST	757 555-1212
4.	Jan 10	10:13 AM	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

• Other Fees

	Date	Description	Amount
5.	Jan 16	Late Charge on $1075.61 Unpaid Balance as of Jan 15, 2014	19.81

• Surcharges

	Description	Amount
6.	VA Cost Recovery Surcharge	1.92
7.	Federal Universal Service Fee	16.26
	Tax	
8.	Federal Excise Tax	27.18
9.	E-911 Tax	3.75
10.	VA Communications Sales Tax	48.13
	Total Verizon Tax, Surcharges and Other Fees	$117.05

The services listed in this section are provided by Verizon Virginia Inc.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Surcharges
Surcharges include:
(i) a Federal Subscriber Line and Access Recovery Charge applicable to interstate and international services that helps pay for the costs of providing and maintaining the local phone network;
(ii) a Federal Universal Service Charge applicable to interstate and international services to recover fees imposed on us by the government to support universal service;
(iii) a Long Distance Access Charge to help defray the cost of access charges and fees that local exchange companies assess on us or our agents for state to state and international calling;
(iv) a Carrier Cost Recovery Charge applicable to long distance customers that helps defray the costs we pay to support interstate Telecommunication Relay Service, government number administration, local number portability, and other fees assessed by the FCC;
(v) a Long Distance Administrative Charge to help defray account servicing costs for state to state and international calling; and,
(vi) a Federal Regulatory Fee applicable to recover the annual per video subscriber fee payment made to the FCC.

Please note that the Surcharges are charges, not taxes. These charges, and what is included in these charges, are subject to change from time to time. For additional information regarding the charges on your Verizon bill, please visit verizon.com or call the number listed on your bill.

FUSF Surcharge Changes January 1, 2014
Your Federal Universal Service Fund (FUSF) surcharge may change on January 1, 2014. Authorized and reviewed quarterly by the FCC, the FUSF funds programs to keep local telephone rates affordable for all customers and provides discounts to schools, libraries, rural health care providers, and low-income families.

Verizon Strives to Ensure Customer Satisfaction
If you are not satisfied with our response to your concern, contact Verizon Customer Advocacy at verizon.com/contactus or 1-800-483-7988 Monday through Friday between 9 AM and 4:30 PM. If Verizon is unable to resolve your service issue, you may contact the State Corporation Commission Division of Communications by mail at PO Box 1197, Richmond, VA 23218; by phone at 1-800-552-7945 or 804-371-9420; by fax at 804-371-9069; by email at scc.virginia.gov/puc/index.aspx.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Pricing Changes for Verizon Services
On or after March 15, 2014, monthly rates will increase for services provided on a month-to-month basis as listed below. Services included in a bundle, package or term price will not increase.
·Verizon Sentry I Enhanced Maintenance Service will increase $1.00.
·Answer Call 30 Minute Multiple Password Mailbox, Answer Call 45 Minute Multiple and Single Password Mailbox will increase $2.00.
·Answer Call 30 Minute Single Password Mailbox, Inside Wire Maintenance, Verizon Sentry II Enhanced Maintenance-Centrex and Local Exchange and Verizon Sentry III Enhanced Maintenance-Centrex will increase $3.00.

Pay Your Bill And Manage Your Account Online
For our small business customers (Less than 20 employees):
· Set-up Paper-Free Billing and Auto Pay
· View, print and analyze billing statements
· Access Verizon email and online applications
· Obtain robust technical support, including repair ticketing
· Get Small Biz Rewards, Verizon Discounts and free resources
It is fast and easy to register and use the site. Get started at verizon.com/bizsignin today.

For our medium business customers (20 or more employees):
· Get order status around the clock, from virtually anywhere around the world
· Receive email notification when your invoice is ready so you can download or print it
· Select paperless billing and pay online
· Create, view and status a repair ticket without making a phone call
· Access from a mobile device or tablet
Get registered today www.verizonenterprise.com and in in the Business Sign-In area click "Register".

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Verizon Enterprise Solutions

Questions? Call : (800) 826-2355

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			16.83
Long Distance Current Charges			**$100.48**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Jan 16 thru Feb 15

	Plans	Tag	Activity	Eff Date	Amount
1.	FlexDistance 65				
	Minimum Spend Levels (COMM)	$65.00	MRC	06/04/13	.00
	Switched Outbound				
	Line: 757 923-7378				
2.	Carrier Cost Recovery Charge		MRC	07/01/13	.36
3.	Long Distance Access Charge		MRC	07/01/13	17.55
4.	Long Distance Administrative Charge		MRC	07/01/13	.74
	Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 01-16-14

Line Number 757 242-6111

One Time Service Charge(s)

	Description	Eff.Date	Charge
5.	FlexDistance Shortfall Charge	01-16-14	65.00
	Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

		Amount
	Surcharges	
6.	Federal Universal Service Fee	12.05
	Tax	
7.	VA Communications Sales Tax	4.78
	Total Tax, Surcharges and Other Fees	**$16.83**

Pricing Change for Verizon Long Distance Toll Free Service

Effective March 15, 2014, the monthly rate for Long Distance Toll Free Service will increase by $1.50.

Toll Free MRC Price Caps Discontinued

Effective March 16, 2014, the following discounts for Toll Free service will be discontinued: 1) $15 monthly recurring charge (MRC) capped at $150 for the first 10 Toll Free numbers, and 2) waiver of $15 MRC for accounts with Term FlexDistance Calling Plans with a $500 or more commitment.

Verizon Services and Equipment Information

- **Summary of Services**
  Following is a Summary of Recurring Monthly Charges for Informational Purposes.
  Total Charges Due appear on Page 1 of your bill.
  - Monthly Services

	Description	Qty	Tag	Amount
1.	Calling Line ID with Name	1		40.00
2.	Dial Tone - Message Usage	1		.00
3.	Federal Access Recovery Charge	1		8.30
4.	Federal Subscriber Line Charge	1		30.40
5.	FCC Line Port Charge	1		23.43
6.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
7.	IntelliLinQ PRI D Channel 64 CCC	1		.00
8.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
9.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
10.	IntelliLinQ PRI Primary Access Facility	1		145.00
11.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
12.	ISDN Primary Trunk Group Software	1		.00
13.	Listed Service	2		.00
14.	RCF IntraLATA	1		29.50
15.	Direct Inward Dialing - Line Numbers	2		40.50
16.	Multi-Line Hunting	1		.00
17.	Primary Rate Interface Name	1		.00
18.	PRI PLUS 10K Plan	1		480.00
19.	RCF Additional Arrangement	1		24.40
				944.53

Total Summary of Services **$944.53**

Verizon Services and Equipment Information

• Verizon Products and Services

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

• Products and Services - Account Level

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

• Products and Services - Individual Line(s)

• Location Group: 00001

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Calling Line ID with Name	1		7/25/13	LSFE	40.00
8.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
9.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.40
10.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
11.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
12.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00
13.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
14.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						850.13

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
15.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

verizon

Verizon Services and Equipment Information (continued)

- **Verizon Products and Services** (continued)
  - **Products and Services - Individual Line(s)** (continued)
    - **Location Group: 00001** (continued)

757 923-7378 (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group: 00001 **$850.13**

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3.	Listed Service	1		7/1/13	LSFE	.00
4.	RCF Additional Arrangement	1		7/1/13	LSFE	24.40
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	23				
5.	RCF IntraLATA	1		7/1/13	LSFE	29.50
	Intralata Carrier Name (LPIC)	GOP				
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				
						53.90

Total Location Group: 00000 **$53.90**

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833

757 539-5265	thru	757 539-5265

Station Group 757 923-7870

757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	9
00000	3100 GODWIN BLVD SUFFOLK VA	10

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		9
757 923-7378		9

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	9		
757 242-6111	10		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	9		

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 37
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

received 2-21-14 hold

Account Summary

Previous Charges	**$2,302.57**
Payments Received. Thank you.	-2,302.57
Balance Forward	**$.00**

New Charges	
Verizon (page 4)	$1,048.26
Verizon Enterprise Solutions (page 6)	100.48
Total New Charges due Mar 15	**$1,148.74**

To avoid a late payment charge, payment must be received before March 15, 2014.

Total Due **$1,148.74**

Manage Your Account Online
See reverse side for details.

Questions About Your Bill?
For the help & support you need, contact us at 1-800-Verizon or visit us at verizon.com/bizsupport.

Empower Your Business
With a powerful combination of reliability, innovation and value, Verizon Business Services can help your small business needs today and in the future. Call us at 1-877-795-1055 today to review your account.

This bill was mailed on 02/24/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

5212431004
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

Account: 000732125518 96Y

New Charges Due: 03/15/14

Total Due: $1,148.74

Amount Paid: $_____.__

00001831 02 FP 0.460 D4005011 0007 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303509000000000000000000000114874100000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	835.49	835.49
Non-Regulated	0.00	313.25	313.25
Totals	**$0.00**	**$1,148.74**	**$1,148.74**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **FXSC73ILJU** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on* ***04/01/2014* *and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

D4005011001831100006 /0000/0000/0000/0000/0000/0000/0000/RTEN/0000/0000/

verizon

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			950.53
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			97.73
Services and Equipment Information	8			
Total Verizon Current Charges				**1,048.26**

- **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	6	100.48
Total Verizon Enterprise Solutions Charges		**100.48**
Total Summary of Current Charges		**$1,148.74**

Payments on Previous Charges

	Date	Description	Amount
1.	1/17	Payment	-1,140.51
2.	2/13	Payment	-1,162.06
Total Payments Applied Thru Feb 16, 2014 (see page 1)			**-$2,302.57**

Verizon Monthly Charges

• Monthly Service from Feb 16, 2014 thru Mar 15, 2014	**950.53**
Total Verizon Monthly Charges	**$950.53**

PRI Plus 10K Usage Plan Summary

• Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	3,900		
	Minutes of Use CAP, per PRI	10,000		
3.	Minutes of Use over CAP	0	$.025	.00
Total PRI Plus				**$.00**

Tax, Surcharges and Other Fees

• Surcharges

	Description	Amount
4.	VA Cost Recovery Surcharge	1.93
5.	Federal Universal Service Fee	16.26
	Tax	
6.	Federal Excise Tax	27.36
7.	E-911 Tax	3.75
8.	VA Communications Sales Tax	48.43
Total Verizon Tax, Surcharges and Other Fees		**$97.73**

The services listed in this section are provided by Verizon Virginia Inc.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Make Account Management A Simple Task
We know that our small business customers (less than 20 employees) like you have a lot on their minds. That's why Verizon has simplified online account management so that you can access your Verizon phone, Internet, TV and applications with one user ID and password. Explore the tools that will let you view, print and analyze billing statements, set-up Paper-Free Billing and Auto Pay, as well as access your Verizon email. Plus, you can get technical support, earn and redeem Small Biz Rewards, get special discounts and much more. We simplified your account management so that you can focus on the bigger picture. Register online at business.verizon.com/mybizreg today.

And it's a similar story with our medium business customers (20 or more employees) like you who also have a lot on their mind. Explore the tools that cater to your business needs, allowing you to get order status around the clock, receive email notification when your invoice is ready so you can download or print it, and select paperless billing and pay online. You can also create, view and review the status of a repair ticket without making a phone call, as well as gain access from a mobile device or tablet, which means you are connected to your business at all times. Register today in the Business Sign-In area at www.verizonenterprise.com and keep business running smoothly.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Verizon Enterprise Solutions

Questions? Call : (800) 826-2355

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			16.83
Long Distance Current Charges			**$100.48**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Feb 16 thru Mar 15

		Tag	Activity	Eff Date	Amount
	Plans				
1.	FlexDistance 65		MRC	06/04/13	.00
	Minimum Spend Levels (COMM)	$65.00			
	Switched Outbound				
	Line: 757 923-7378				
2.	Carrier Cost Recovery Charge		MRC	07/01/13	.36
3.	Long Distance Access Charge		MRC	07/01/13	17.55
4.	Long Distance Administrative Charge		MRC	07/01/13	.74
	Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 02/16/14

Line Number 757 242-6111

One Time Service Charge(s)

	Description	Eff.Date	Charge
1.	FlexDistance Shortfall Charge	02-16-14	65.00
	Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

		Amount
	Surcharges	
2.	Federal Universal Service Fee	12.05
	Tax	
3.	VA Communications Sales Tax	4.78
	Total Tax, Surcharges and Other Fees	**$16.83**

Verizon Services and Equipment Information

- **Summary of Services**

  Following is a Summary of Recurring Monthly Charges for Informational Purposes.
  Total Charges Due appear on Page 1 of your bill.

  - Monthly Services

	Description	Qty	Tag	Amount
1.	Calling Line ID with Name	1		40.00
2.	Dial Tone - Message Usage	1		.00
3.	Federal Access Recovery Charge	1		8.30
4.	Federal Subscriber Line Charge	1		30.40
5.	FCC Line Port Charge	1		23.43
6.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
7.	IntelliLinQ PRI D Channel 64 CCC	1		.00
8.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
9.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
10.	IntelliLinQ PRI Primary Access Facility	1		145.00
11.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
12.	ISDN Primary Trunk Group Software	1		.00
13.	Listed Service	2		.00
14.	RCF IntraLATA	1		32.50
15.	Direct Inward Dialing - Line Numbers	2		40.50
16.	Multi-Line Hunting	1		.00
17.	Primary Rate Interface Name	1		.00
18.	PRI PLUS 10K Plan	1		480.00
19.	RCF Additional Arrangement	1		27.40
				950.53

Total Summary of Services **$950.53**

Verizon Services and Equipment Information

- **Verizon Products and Services**

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- **Products and Services - Account Level**

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

- **Products and Services - Individual Line(s)**
  - **Location Group: 00001**

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Calling Line ID with Name	1		7/25/13	LSFE	40.00
8.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
9.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.40
10.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
11.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
12.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00
13.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
14.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						850.13

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
15.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Verizon Services and Equipment Information (continued)

- **Verizon Products and Services** (continued)
  - **Products and Services - Individual Line(s)** (continued)
    - **Location Group: 00001** (continued)

757 923-7378 (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group: 00001 **$850.13**

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3.	Listed Service	1		7/1/13	LSFE	.00
4.	RCF Additional Arrangement	1		7/1/13	LSFE	27.40
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	23				
5.	RCF IntraLATA	1		7/1/13	LSFE	32.50
	Intralata Carrier Name (LPIC)	GOP				
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				
						59.90

Total Location Group: 00000 **$59.90**

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:						
	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833

757 539-5265	thru	757 539-5265

Station Group 757 923-7870

757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	9
00000	3100 GODWIN BLVD SUFFOLK VA	10

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		9
757 923-7378		9

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	9		
757 242-6111	10		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	9		

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 38
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 03/16/14 Page 1 of 12
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Manage Your Account Online
See reverse side for details.

received
3-24-14
hold

Account Summary

Previous Charges	**$1,148.74**
Payment Received Mar 13. Thank You.	-1,148.74
Balance Forward	**$.00**
New Charges	
Verizon (page 4)	$1,054.73
Verizon Enterprise Solutions (page 6)	100.48
Total New Charges due Apr 15	**$1,155.21**

To avoid a late payment charge, payment must be received before April 15, 2014.

Total Due **$1,155.21**

This bill was mailed on 03/24/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

521243100 4
Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 04/15/14

Total Due: $1,155.21

Amount Paid: $.

00001870 02 FP 0.460 D4007711 0007 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303509000000000000000000000115521700000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	841.46	841.46
Non-Regulated	0.00	313.75	313.75
Totals	**$0.00**	**$1,155.21**	**$1,155.21**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **S2Q5AQO7LA** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on **04/29/2014 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

- **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			956.50
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			98.23
Services and Equipment Information	8			
Total Verizon Current Charges				**1,054.73**

- **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	6	100.48
Total Verizon Enterprise Solutions Charges		**100.48**
Total Summary of Current Charges		**$1,155.21**

Verizon Monthly Charges

• Monthly Service from Mar 16, 2014 thru Apr 15, 2014	950.53

• Directory Assistance Call Summary

	Description	Calls		Amount
	Directory Assistance	5		
	Directory Assistance Allowance	2		
1.	Directory Assistance Charges	3	at $1.99	5.97
	Total Verizon Monthly Charges			**5.97**
				$956.50

PRI Plus 10K Usage Plan Summary

• Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	3,684		
	Minutes of Use CAP, per PRI	10,000		
2.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			**$.00**

Verizon Calls From 757 539-5265

Directory Assistance Call Summary

Description	Calls	Amount
Local Directory Assistance	5	*See Monthly Charges*

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
3.	Feb 25	1:52 PM	DIR-ASST	757 555-1212
4.	Feb 26	4:35 PM	DIR-ASST	757 555-1212
5.	Feb 28	4:40 PM	DIR-ASST	757 555-1212
6.	Mar 11	1:27 PM	DIR-ASST	757 555-1212
7.	Mar 11	1:28 PM	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

• Surcharges

	Description	Amount
8.	VA Cost Recovery Surcharge	1.95
9.	Federal Universal Service Fee	16.26
	Tax	
10.	Federal Excise Tax	27.54
11.	E-911 Tax	3.75
12.	VA Communications Sales Tax	48.73
	Total Verizon Tax, Surcharges and Other Fees	**$98.23**

The services listed in this section are provided by Verizon Virginia Inc.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Changes to Directory Listing Services
On May 18, 2014, the monthly rates are changing for the following services:
- Non-Published Service from $3.63 to $3.99
- Non-Listed Service from $2.25 to $2.47
- Additional Listing Service from $3.02 to $3.32

Verizon values your business and offers many services that can enhance your voice, internet and television experience. Free business listings are available when you use Verizon's new Visual 411 app at verizon.com/visual411. It offers coupons, deals, weather and more from your desktop, smart phone or FIOS TV!

Make Account Management A Simple Task
We know that our small business customers (less than 20 employees) like you have a lot on their minds. That's why Verizon has simplified online account management so that you can access your Verizon phone, Internet, TV and applications with one user ID and password. Explore the tools that will let you view, print and analyze billing statements, set-up Paper-Free Billing and Auto Pay, as well as access your Verizon email. Plus, you can get technical support, earn and redeem Small Biz Rewards, get special discounts and much more. We simplified your account management so that you can focus on the bigger picture. Register online at business.verizon.com/mybizreg today.

And it's a similar story with our medium business customers (20 or more employees) like you who also have a lot on their mind. Explore the tools that cater to your business needs, allowing you to get order status around the clock, receive email notification when your invoice is ready so you can download or print it, and select paperless billing and pay online. You can also create, view and review the status of a repair ticket without making a phone call, as well as gain access from a mobile device or tablet, which means you are connected to your business at all times. Register today in the Business Sign-In area at www.verizonenterprise.com and keep business running smoothly.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Verizon Enterprise Solutions

Questions? Call : (800) 826-2355

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			16.83
Long Distance Current Charges			**$100.48**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of Mar 16 thru Apr 15

	Plans	Tag	Activity	Eff Date	Amount
1.	FlexDistance 65				
	Minimum Spend Levels (COMM)	$65.00	MRC	06/04/13	.00
	Switched Outbound				
	Line: 757 923-7378				
2.	Carrier Cost Recovery Charge		MRC	07/01/13	.36
3.	Long Distance Access Charge		MRC	07/01/13	17.55
4.	Long Distance Administrative Charge		MRC	07/01/13	.74
	Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 03/16/14

Line Number 757 242-6111

One Time Service Charge(s)

	Description	Eff.Date	Charge
1.	FlexDistance Shortfall Charge	03-16-14	65.00
	Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

		Amount
	Surcharges	
2.	Federal Universal Service Fee	12.05
	Tax	
3.	VA Communications Sales Tax	4.78
	Total Tax, Surcharges and Other Fees	**$16.83**

Verizon Services and Equipment Information

- **Summary of Services**

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- Monthly Services

	Description	Qty	Tag	Amount
1.	Calling Line ID with Name	1		40.00
2.	Dial Tone - Message Usage	1		.00
3.	Federal Access Recovery Charge	1		8.30
4.	Federal Subscriber Line Charge	1		30.40
5.	FCC Line Port Charge	1		23.43
6.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
7.	IntelliLinQ PRI D Channel 64 CCC	1		.00
8.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
9.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
10.	IntelliLinQ PRI Primary Access Facility	1		145.00
11.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
12.	ISDN Primary Trunk Group Software	1		.00
13.	Listed Service	2		.00
14.	RCF IntraLATA	1		32.50
15.	Direct Inward Dialing - Line Numbers	2		40.50
16.	Multi-Line Hunting	1		.00
17.	Primary Rate Interface Name	1		.00
18.	PRI PLUS 10K Plan	1		480.00
19.	RCF Additional Arrangement	1		27.40
				950.53

Total Summary of Services **$950.53**

Verizon Services and Equipment Information

- **Verizon Products and Services**

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- **Products and Services - Account Level**

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

- **Products and Services - Individual Line(s)**
  - **Location Group: 00001**

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Calling Line ID with Name	1		7/25/13	LSFE	40.00
8.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
9.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.40
10.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
11.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
12.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00
13.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
14.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						850.13

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
15.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Verizon Services and Equipment Information (continued)

- **Verizon Products and Services** (continued)
  - **Products and Services - Individual Line(s)** (continued)
    - **Location Group: 00001** (continued)

757 923-7378 (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group: 00001 **$850.13**

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3.	Listed Service	1		7/1/13	LSFE	.00
4.	RCF Additional Arrangement	1		7/1/13	LSFE	27.40
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	23				
5.	RCF IntraLATA	1		7/1/13	LSFE	32.50
	Intralata Carrier Name (LPIC)	GOP				
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				
						59.90

Total Location Group: 00000 **$59.90**

SRC Legend
Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833

757 539-5265	thru	757 539-5265

Station Group 757 923-7870

757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	9
00000	3100 GODWIN BLVD SUFFOLK VA	10

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		9
757 923-7378		9

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	9		
757 242-6111	10		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	9		

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 39
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 05/16/14 Page 1 of 12
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Manage Your Account Online
See reverse side for details.

Account Summary

Previous Charges	**$2,333.06**
Payments Received. Thank you.	-2,333.06
Balance Forward	**$.00**

New Charges	
Verizon (page 4)	$1,048.40
Verizon Enterprise Solutions (page 6)	100.83
Total New Charges due Jun 15	**$1,149.23**

To avoid a late payment charge, payment must be received before June 15, 2014.

Total Due	**$1,149.23**

received 5-23-14

hold

This bill was mailed on 05/22/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

5212431004 Telephone

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

New Charges Due: 06/15/14

Total Due: $1,149.23

Amount Paid: $ ☐☐☐☐.☐☐

00001928 02 FP 0.460 D4013911 0007 36

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

10900000732125518903303509000000000000000000000114923600000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	835.62	835.62
Non-Regulated	0.00	313.61	313.61
Totals	**$0.00**	**$1,149.23**	**$1,149.23**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

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Returned Payments: If your payment is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.

2. Enter your invitation code **13ZL5PZ99L** and complete the simple registration process.*

3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

This Invitation Code provided expires on* **06/29/2014 *and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Summary of Current Charges

This summary is for informational purposes only.

• **Verizon**

Bill Section	First Page	Calls	Minutes	Amount
Monthly Charges	4			950.53
PRI Plus 10K Usage Summary	4			.00
Tax, Surcharges and Other Fees	4			97.87
Services and Equipment Information	8			
Total Verizon Current Charges				**1,048.40**

• **Verizon Enterprise Solutions Invoice Summary**

Description	First Page	Amount
Charges	6	100.83
Total Verizon Enterprise Solutions Charges		**100.83**
Total Summary of Current Charges		**$1,149.23**

ayments on Previous Charges

	Date	Description	Amount
1.	4/17	Payment	-1,155.21
2.	5/14	Payment	-1,177.85
		Total Payments Applied Thru May 16, 2014 (see page 1)	**-$2,333.06**

Verizon Monthly Charges

• Monthly Service from May 16, 2014 thru Jun 15, 2014 **950.53**

• Directory Assistance Call Summary

	Description	Calls	Amount
	Directory Assistance	2	
	Directory Assistance Allowance	2	
3.	Directory Assistance Charges	at $1.99	.00
	Total Verizon Monthly Charges		**.00**
			$950.53

PRI Plus 10K Usage Plan Summary

• Local Usage

	Description	Minutes	Rate per Minute	Amount
	Total Local Minutes of Use, current month	2,200		
	Minutes of Use CAP, per PRI	10,000		
4.	Minutes of Use over CAP	0	$.025	.00
	Total PRI Plus			**$.00**

Verizon Calls From 757 539-5265

ectory Assistance Call Summary

	Description	Calls	Amount
	Local Directory Assistance	2	*See Monthly Charges*

Detail of Directory Assistance Calls

	Date	Time	Place and Number Called	
5.	Apr 16	1:01 PM	DIR-ASST	757 555-1212
6.	May 1	3:29 PM	DIR-ASST	757 555-1212

Tax, Surcharges and Other Fees

• Surcharges

	Description	Amount
7.	VA Cost Recovery Surcharge	1.93
8.	Federal Universal Service Fee	16.39
	Tax	
9.	Federal Excise Tax	27.36
10.	E-911 Tax	3.75
11.	VA Communications Sales Tax	48.44
	Total Verizon Tax, Surcharges and Other Fees	**$97.87**

The services listed in this section are provided by Verizon Virginia Inc.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Payment by Check
Paying by check authorizes check processing or use of the check information for a one-time electronic fund transfer from your account. For all payments using bank account information, we may retain the information to send you electronic refunds or enable your future electronic payments to us (to opt out, call 1-888-500-5358).

Make Account Management A Simple Task
We know that our small business customers (less than 20 employees) like you have a lot on their minds. That's why Verizon has simplified online account management so that you can access your Verizon phone, Internet, TV and applications with one user ID and password. Explore the tools that will let you view, print and analyze billing statements, set-up Paper-Free Billing and Auto Pay, as well as access your Verizon email. Plus, you can get technical support, earn and redeem Small Biz Rewards, get special discounts and much more. We simplified your account management so that you can focus on the bigger picture. Sign in or register at verizon.com/bizsignin1 today.

And it's a similar story with our medium business customers (20 or more employees) like you who also have a lot on their mind. Explore the tools that cater to your business needs, allowing you to get order status around the clock, receive email notification when your invoice is ready so you can download or print it, and select paperless billing and pay online. You can also create, view and review the status of a repair ticket without making a phone call, as well as gain access from a mobile device or tablet, which means you are connected to your business at all times. Register today in the Business Sign-In area at verizonenterprise.com and keep business running smoothly.

Federal Subscriber Line and Access Recovery Charges
Effective on or about July 1, 2014, the Federal Subscriber Line Charge (SLC) and Access Recovery Charge (ARC) will be changed on primary and additional phone lines. The Federal Access Recovery Charge (ARC) is included in the SLC or may appear as a separate line item on the bill. The Subscriber Line Charge helps pay for the costs of providing and maintaining the local phone network. The ARC is a charge that carriers are permitted to assess related to changes to the federal rules for the rates charged between carriers to carry telecommunications traffic.

ustomer Proprietary Network Information (CPNI) Notice

CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

Verizon Enterprise Solutions

Questions? Call : (800) 826-2355

Your local telephone service will not be disconnected for failure to pay the charges on this portion of your bill.

Summary of Long Distance Charges

	Calls	Minutes	Amount
Monthly Recurring Charges			18.65
Additions and Changes to Service			65.00
Tax, Surcharges and Other Fees			17.18
Long Distance Current Charges			**$100.83**

Monthly Recurring Charges

Monthly Recurring Charges (MRC) are for the period of May 16 thru Jun 15

	Plans	Tag	Activity	Eff Date	Amount
1.	FlexDistance 65				
	Minimum Spend Levels (COMM)	$65.00	MRC	06/04/13	.00
	Switched Outbound				
	Line: 757 923-7378				
2.	Carrier Cost Recovery Charge		MRC	07/01/13	.36
3.	Long Distance Access Charge		MRC	07/01/13	17.55
4.	Long Distance Administrative Charge		MRC	07/01/13	.74
	Monthly Recurring Charges				**$18.65**

Additions and Changes to Service

The following charges are for a partial month, from the effective date (Eff. Date) of the change to the billing date of your account.

Billing Date of Account 05/16/14

Line Number 757 242-6111

	Description	Eff.Date	Charge
One Time Service Charge(s)			
1.	FlexDistance Shortfall Charge	05-16-14	65.00
	Additions and Changes to Service		**$65.00**

Tax, Surcharges and Other Fees

		Amount
	Surcharges	
2.	Federal Universal Service Fee	12.38
	Tax	
3.	VA Communications Sales Tax	4.80
	Total Tax, Surcharges and Other Fees	**$17.18**

erizon Services and Equipment Information

- **Summary of Services**

Following is a Summary of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- Monthly Services

	Description	Qty	Tag	Amount
1.	Calling Line ID with Name	1		40.00
2.	Dial Tone - Message Usage	1		.00
3.	Federal Access Recovery Charge	1		8.30
4.	Federal Subscriber Line Charge	1		30.40
5.	FCC Line Port Charge	1		23.43
6.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		.00
7.	IntelliLinQ PRI D Channel 64 CCC	1		.00
8.	IntelliLinQ PRI Interface Arrangement 23B+D	1		.00
9.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		.00
10.	IntelliLinQ PRI Primary Access Facility	1		145.00
11.	ISDN Primary DID Trunk Package Standard - 3YR	1		123.00
12.	ISDN Primary Trunk Group Software	1		.00
13.	Listed Service	2		.00
14.	RCF IntraLATA	1		32.50
15.	Direct Inward Dialing - Line Numbers	2		40.50
16.	Multi-Line Hunting	1		.00
17.	Primary Rate Interface Name	1		.00
18.	PRI PLUS 10K Plan	1		480.00
19.	RCF Additional Arrangement	1		27.40
	Total Summary of Services			**950.53**

$950.53

Verizon Services and Equipment Information

- **Verizon Products and Services**

Following is the Detail of Recurring Monthly Charges for Informational Purposes.
Total Charges Due appear on Page 1 of your bill.

- **Products and Services - Account Level**

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	Direct Inward Dialing - Line Numbers	2		6/12/13	ESEE	40.50
2.	IntelliLinQ PRI Circuit Switch Data Usage Opt1	1		5/31/13	LSFE	.00
3.	Multi-Line Hunting	1		5/31/13	LSFE	.00
4.	Primary Rate Interface Name	1		5/31/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				
						40.50

- **Products and Services - Individual Line(s)**
  - **Location Group: 00001**

3100 GODWIN BLVD
SUFFOLK
VA

040 137-0262

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
5.	Listed Service	1		5/31/13	LSFE	.00
						.00

52.DZZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
6.	IntelliLinQ PRI D Channel 64 CCC	1		6/12/13	LSFE	.00
						.00

52.IPZD.101394.1.VA

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
7.	Calling Line ID with Name	1		7/25/13	LSFE	40.00
8.	Federal Access Recovery Charge	1		5/31/13	ESFE	8.30
9.	Federal Subscriber Line Charge	1		5/31/13	LSFE	30.40
10.	FCC Line Port Charge	1		5/31/13	LSFE	23.43
11.	IntelliLinQ PRI Interface Arrangement 23B+D	1	T	5/31/13	LSFR	.00
12.	IntelliLinQ PRI Primary Access Facility	1	T	5/31/13	LSFE	145.00
13.	ISDN Primary DID Trunk Package Standard - 3YR	1		5/31/13	LSFE	123.00
14.	PRI PLUS 10K Plan	1		5/31/13	LSFE	480.00
	Length of Term (TERM)	3 Years				
						850.13

757 923-7378

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
15.	IntelliLinQ PRI Message-Two Way w/o Allowance	23		6/12/13	LSFE	.00
	Interlata Carrier Name (PIC)	BAX				
	Intralata Carrier Name (LPIC)	BAX				

Tax Codes:	L	Local	F	Federal	E	Exempt
	S	State	R	Local Surcharge		

erizon Services and Equipment Information (continued)

- **Verizon Products and Services** (continued)
  - **Products and Services - Individual Line(s)** (continued)
    - **Location Group: 00001** (continued)

757 923-7378 (continued)

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
1.	ISDN Primary Trunk Group Software	1		6/12/13	LSFE	.00
						.00

Total Location Group: 00001 **$850.13**

- **Location Group: 00000**

3100 GODWIN BLVD
SUFFOLK
VA

757 242-6111

	Description	Qty	SRC	Initiation Date	Tax LSFR	Amount
2.	Dial Tone - Message Usage	1		7/1/13	LSFE	.00
3.	Listed Service	1		7/1/13	LSFE	.00
4.	RCF Additional Arrangement	1		7/1/13	LSFE	27.40
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	23				
5.	RCF IntraLATA	1		7/1/13	LSFE	32.50
	Intralata Carrier Name (LPIC)	GOP				
	Call Forwarding Number (CFN)	7579237378				
	Group Size (GSZ)	1				
						59.90

Total Location Group: 00000 **$59.90**

SRC Legend

Indicators identify rate applied to charges, when there is no indicator the Tariff default rate has been applied.

O Override Rate
T Term Agreement Rate
I ICB Contract Rate

Tax Codes:	L Local	F Federal	E Exempt
	S State	R Local Surcharge	

Services and Equipment Indexing

- **DID Station Group Index**

Station Group 757 539-8833

757 539-5265	thru	757 539-5265

Station Group 757 923-7870

757 923-7871	thru	757 923-7889

- **Location Group Index**

Location Group	Address	Page Number
00001	3100 GODWIN BLVD SUFFOLK VA	9
00000	3100 GODWIN BLVD SUFFOLK VA	10

- **ISDN Line Index**

Number	PN Number	Page Number
52.DZZD.101394.1.VA		9
757 923-7378		9

- **Line Number Index**

Number	Page Number	Contract ID	BAC Number
040 137-0262	9		
757 242-6111	10		

- **Circuit Number Index**

Number	Page Number	Contract ID	BAC Number
52.IPZD.101394.1.VA	9		

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 40
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

Billing Date: 08/16/14 Page 1 of 4
Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Account Summary

Previous Charges	$62.87
Payments Received	.00
Balance Forward	$62.87
New Charges	
Total New Charges	$.00
Total Due - Please Pay Now	$62.87

☆ Final payment

5212431004
Telephone

received
8-22-14

Revised Final Bill
To avoid referral to an outside collection agency, the full amount is due upon receipt.

This bill was mailed on 08/22/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

▼ Detach & return payment slip with your check, payable to Verizon

verizon

Account: 000732125518 96Y

Please Pay Now

Total Due: $62.87

Amount Paid: $.

00001656 01 FP 0.460 D4023011 0006 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

11700000732125518903303508000000000000628770000006287700000

w to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	0.00	0.00
Non-Regulated	62.87	0.00	62.87
Totals	**$62.87**	**$0.00**	**$62.87**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

ocal exchange services, including basic telephone service, or a basic bundle may not be nected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 41
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Mcmillan, Robynne Ann [mailto:robynne.brown@verizon.com]
Sent: Monday, January 05, 2015 3:07 PM
To: 'Amy Copeland'
Subject: RE: phone invoices

Yes

-----Original Message-----
From: Amy Copeland [amy.copeland@farmersbankva.com]
Sent: Monday, January 05, 2015 12:37 PM Eastern Standard Time
To: Mcmillan, Robynne Ann
Cc: bill.bailey@farmersbankva.com
Subject: RE: phone invoices

Robynne,

We have calculated the amount that we paid for the temporary RCF for 2013 through 2014.

The VOIP account that I have is 6000081542 X26.

Before I forward our calculations and copies of statements, is the account number above applicable for us to apply the credit to?

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 42
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From:	Amy Copeland
To:	"Mcmillan, Robynne Ann"
Cc:	Bill Bailey
Subject:	RE: phone invoices
Date:	Tuesday, January 6, 2015 10:13:09 AM
Attachments:	Verizon RCF charges.xlsx 061613 - 071513.tif 071613 - 081513.tif 081613 - 111513.tif 111613 - 121513.tif 121613 - 011514.tif 011614 - 021514.tif 021614 - 031514.tif 031614 - 041514.tif 051614 - 061514.tif 081614 final.tif
Importance:	High

Robynne,

I have attached a spreadsheet of the total amount we paid for the temporary RCF charges as well as copies of the invoices.

The total that we are showing is $14,853.07. We would like to apply this amount towards account number 6000081542 X26.

Please let me know if you need further information from us.

Also, can you let us know when you think this credit might take effect on the above account?

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 43
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From:	Amy Copeland
To:	"Nair, Arjun"
Cc:	Bill Bailey
Subject:	Farmers Bank: RCF charges
Date:	Tuesday, June 30, 2015 12:04:36 PM
Attachments:	RE phone invoices (88.0 KB).msg Verizon RCF charges.xlsx 111613 - 121513.tif 121613 - 011514.tif 011614 - 021514.tif 021614 - 031514.tif 031614 - 041514.tif 051614 - 061514.tif 061613 - 071513.tif 071613 - 081513.tif 081613 - 111513 1.tif 081613 - 111513.tif 081614 final.tif

---

AJ,

Here is the correspondence I was speaking about regarding a credit for the temporary RCF charges. You can note that the original email is from June 2013.

I have also attached the gathered info for the requested credit.

I will gradually send you more info regarding our service tickets, etc.

Thank you again. Bill and I are really looking forward to working with you! We appreciate your help!

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 44
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Monday, July 01, 2013 10:47 AM
To: Piccirillo, Michael; Brown, Robynne Mcmillan

Cc: dick.holland@farmersbankva.com
Subject: FW: URGENT MESSAGE
Importance: High

In the ongoing never ending saga of issues related to our original request to Verizon (in April) to move to a new phone system, when arriving to the bank this a.m., we encountered a NEW problem. Our MAIN PHONE LINE to the bank's switchboard (the one customers call to get service 757-242-6111) had a recording that said **'sorry, the number you have reached is no longer in service or has been disconnected at this time....'**

The only way we knew about this was because an employee tried to call the bank & received the 'non-working number' message. At the time, I happen to be on the phone with Toshombia (trying to get an update for tonight's switchover). He got on the phone with a programmer to fix the *new problem* which was resolved after about 35 minutes or so (who knows how many customers heard that message on the 1st of the month!). *I cannot express strongly enough to you the irreparable damage this kind of issue causes to have customers call the bank and hear the phone number is not in service!* How many more ways can Verizon hurt our business? With the exception of the service we have received from Toshombia, we have had one problem after another & it never seems to end!

From what I am being told, Toshombia is still waiting for the 'Provision Dept' to issue 3 pots lines from another group so as to complete the work that needs to be done to the PRI (for the 1st phase) in order for us to move to the new system after 5:00 p.m. today, 7/1/13).

As you can imagine, our confidence in Verizon is little to none at this point – can someone please communicate to me that everything is in order for tonight's switchover & that the plan Bill Stemm has in place for us is still will be completed. Thanks, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

FARMERS BANK

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 *Office*
(757) 449-4110 *Mobile*
(757) 539-7126 *Fax*
norene.phillips@farmersbankva.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 45
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Kelly DeWitt <kelly.dewitt@farmersbankva.com>
Sent: Tuesday, July 23, 2013 12:29 PM
To: amy.copeland@farmersbankva.com
Subject: FW: Test 911

See below.

Please contact me if you have any questions.
Thank you.

Kelly D. DeWitt

Kelly D. DeWitt
BSA and Security Officer
CBAP/CCBSO
Farmers Bank
Hillpoint Office
3100 Godwin Blvd.
Suffolk, Virginia 23434
757-242-6111 ext. 425
757-620-0531 Cell
757-242-3176 Direct
kelly.dewitt@farmersbankva.com

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From: JoAnne Joyner [mailto:joanne.joyner@farmersbankva.com]
Sent: Tuesday, July 23, 2013 12:24 PM
To: kelly.dewitt@farmersbankva.com
Subject: Test 911

Kelly:

I called 911 and spoke with Dispatcher Roberts. He said that the phone number that comes up is 757-242-6111 but no address comes up. I called from the phone behind the teller line that has no known direct number. He said that we should contact Verizon.

JoAnne

Amy Copeland

From: Kelly DeWitt <kelly.dewitt@farmersbankva.com>
Sent: Tuesday, July 23, 2013 12:38 PM
To: amy.copeland@farmersbankva.com
Subject: FW: Test 911

Please see the same results for Windsor Loan Department below.

Please contact me if you have any questions.
Thank you.

Kelly D. DeWitt

Kelly D. DeWitt
BSA and Security Officer
CBAP/CCBSO
Farmers Bank
Hillpoint Office
3100 Godwin Blvd.
Suffolk, Virginia 23434
757-242-6111 ext. 425
757-620-0531 Cell
757-242-3176 Direct
kelly.dewitt@farmersbankva.com

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From: Melanie Gwaltney [mailto:melanie.gwaltney@farmersbankva.com]
Sent: Tuesday, July 23, 2013 12:29 PM
To: kelly.dewitt@farmersbankva.com
Subject: Test 911

Kelly,

I did reach 911 and did not have to dial 9 in front. The number that showed up is 242-6111 and no address was shown. Let me know if I can be of further assistance.

Melanie S. Gwaltney
Post Closing Clerk
Loan Department
Farmers Bank

Amy Copeland

From: Marsha Winslow <marsha.winslow@farmersbankva.com>
Sent: Tuesday, July 23, 2013 12:34 PM
To: amy.copeland@farmersbankva.com
Subject: 911 test

I just called and it showed up as: 3100 Godwin Blvd from 539-5265.

Thank you,
Marsha Winslow
Branch Manager
Farmers Bank Hillpoint Branch
3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-3148 FAX: (757) 539-7020

marsha.winslow@farmersbankva.com

Amy Copeland

From: Renee Scott <renee.scott@farmersbankva.com>
Sent: Tuesday, July 23, 2013 11:49 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Test

Hey Amy,

I dialed 911 and our address of 6255 College Drive, Suffolk, Unit L appeared. The phone number they have is 483-6255. It seems they have it all correct now.

If you need me to do anything else please let me know.

Thanks and enjoy your day,

Renee

Renee H. Scott
Branch Manager
Harbour View Branch
6255 College Drive, Suite L
Suffolk, VA 23435
757-242-6111 (Phone)
757-483-5672 (Fax)
757-556-6403 (Cell)
renee.scott@farmersbankva.com

Amy Copeland

From: Kelly Clinton <kelly.clinton@farmersbankva.com>
Sent: Tuesday, July 23, 2013 12:28 PM
To: amy.copeland@farmersbankva.com
Subject: 911 Call Test

Amy,

I just called and Godwin Blvd is the address that shows for our location still. Please let me know if you need anything else.

Thank you,

Kelly

Kelly M. Clinton
Credit Analyst
FARMERS BANK
705 West Washington Street
Suffolk, VA 23434
(P) 757-242-6111 ext. 1701
(C) 757-647-8818
kelly.clinton@farmersbankva.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 46
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, July 31, 2013 12:36 PM
To: Piccirillo, Michael
Cc: Bill Bailey; David Willis
Subject: Famers Bank - Final Solution

Mike,

Can you let us know a roundabout date for our final solution with our phone system? I believe this is the FX solution?

Thanks,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 47
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Monday, August 12, 2013 10:39 AM
To: Stemm, William (BILL)
Cc: Piccirillo, Michael
Subject: FW: Famers Bank - Final Solution

Hello Bill,

Hope all is going well for you. I wanted to check in with you to get an update on where this project is at (so I can tell my people) and when we may be able to schedule the next and final phase of our phone project.

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, August 01, 2013 4:35 PM
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey; David Willis
Subject: RE: Famers Bank - Final Solution

I am having Bill Stemm the sales engineer working with some higher level VOIP engineers because we have an issue with the Windsor site. While all the other locations are portable, we are having an issue with the Windsor numbers still. We are working to get that area added to our VOIP footprint and that would allow us to port the numbers.

I am out of the office next week, but the SE will still be working to get this to a stage where we can place an order that will allow this to work.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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BEFORE THE
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Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 48
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael
To: bill.bailey@farmersbankva.com; Stemm, William (BILL)
Cc: amy.copeland@farmersbankva.com; norene.phillips@farmersbankva.com
Subject: RE: Famers Bank - Final Solution
Date: Thursday, August 15, 2013 1:53:54 PM

Bill, Amy, Norene,

I wanted to let you know that we hit an issue with the porting of the numbers from the Windsor location even with VOIP. Basically, the Windsor rate center does not have Verizon VOIP facilities yet which is required for us to get numbers from that rate center and port them to Suffolk. Good news is we have gotten approval to add this location to our VOIP footprint which will allow us to port those numbers as 2 way FX to our VOIP solution.

So what we need to do to get that moving is reaffirmation from you that you would like to do this and that will allow me to get the engineers working to add the Windsor rate center to our location. This process will take about 5 months, but if we get it started now it could be done by the end of the year.

All other locations could be ported to VOIP immediately. It is only the Windsor numbers that fell into an area that was out of footprint for us.

Let me know if you need any more info, but we are at the point where we can start moving on this.

Sorry for the delays.

Thanks

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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BEFORE THE
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In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 49
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael
To: norene.phillips@farmersbankva.com; bill.bailey@farmersbankva.com; Stemm, William (BILL)
Cc: amy.copeland@farmersbankva.com
Subject: RE: Famers Bank - Final Solution
Date: Thursday, September 12, 2013 9:39:00 AM

Norene,

We have hit several issues with getting this moved forward, but we are still planning to make this work. Two things I will need from you.

#1 To help move the Windsor location to be added to our footprint for VOIP can you send me an email saying the following.

"We will commit to placing a VES VoIP-local order in the Jan-MAR 2014 timeframe at the Windsor VA location, after VES notifies us that the network has been voip-enabled."

This will get the numbers in Windsor portable so we can move the numbers properly. This email will be sent to our engineers to prioritize this getting completed. They work faster when they know it is holding up orders.

#2 I would also let to do one more call with our Engineer Bill Stem before pushing the VOIP order through to the VOIP the VOIP team for phase 1 completion. I just want to make sure that before we do this that we make sure we have addressed all the multi-location issues, all the 911 issues, and just make sure that we are addressing all concerns and resolving the issues with the new VOIP.

Once that is done, Phase 2 will be porting the numbers to the new service, which will require completion of adding Windsor to our VOIP footprint as mentioned above.

Once the VOIP is installed, that is the account that I can issue credits against for the RCF charges.

If it works for you, could we do a call on Monday at 10:30 to discuss the whole setup you are working to achieve so we can ensure that this final solution will be correct?

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 50
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael
To: bill.bailey@farmersbankva.com; Stemm, William (BILL)
Cc: amy.copeland@farmersbankva.com; norene.phillips@farmersbankva.com
Subject: RE: Famers Bank - Final Solution
Date: Friday, August 23, 2013 2:03:47 PM

Bill,

I have verified that we will keep crediting you for the RCF changes until this is in place.

We will get things started. I may need a commitment letter about the Windsor numbers being ported to start the VOIP process. I will get that together to get this back on track.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Tuesday, August 20, 2013 10:48 AM
To: Piccirillo, Michael; Stemm, William (BILL)
Cc: amy.copeland@farmersbankva.com; norene.phillips@farmersbankva.com
Subject: RE: Famers Bank - Final Solution

Mike,
I'm assuming that Verizon is going to keep crediting you the RCF changes until this is in place?

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 51
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Stemm, William (BILL)
To: amy.copeland@farmersbankva.com; Piccirillo, Michael
Cc: Bill Bailey
Subject: RE: 911 info
Date: Thursday, August 29, 2013 9:08:18 AM

Amy,

I am forwarding this email to Mike as this sounds like it is a repair issue.

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
ITIL® Foundation v3 Certified

(W) 941.330.1141
(F) 301.847.2662
bill.stemm@verizon.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, August 28, 2013 2:47 PM
To: Stemm, William (BILL)
Cc: Bill Bailey
Subject: 911 info

Hi Bill Stemm,

I was wondering if you could look into something for us? Yesterday we had more 911 issues after we had 2 phantom 911 calls that were made from two different branches.

I received a call back message from Michael, our new account rep saying that nothing should be going on behind the scenes however we have had some strange occurrences that make us think otherwise.

Last week we performed 911 test calls at all of our locations and all of our tests were correct and now this week they are not correct from the phantom calls that occurred yesterday.

Any insight on this is much appreciated.

Thanks,

Amy Copeland
Executive Assistant/Project Manager

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 52
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Bill Bailey
To: Piccirillo, Michael (mike.piccirillo@verizon.com)
Cc: Norene Phillips (norene.phillips@farmersbankva.com); Stemm, William (BILL) (bill.stemm@verizon.com)
Subject: FW: (NSPE0007341445): Request for PIC change forphonenumber757-242-6111 Farmers Bank main number
Date: Friday, October 4, 2013 10:26:00 AM
Importance: High

Mike,
I am hoping you can assist me when you get a chance. Our phone vendor BCS and myself have been trying to get to the right department to help us with a problem we are having (see below emails for more info). The email right below best describes our problem. Can you see what number we need to call to (we have been directed to several different numbers with no success) get this problem properly looked at?

From Bobby @ BCS (our phone vendor) to Cynthia @ Verizon:
I tried calling the toll free number provided but they said there was not anyone there by the name of Cynthia and if it was in response to an email then I should email you asking to call me. So I did.

We are out pulsing 757-242-6111 from some of the phones when we make calls out over the PRI. For some of the local exchanges (757-742-2943) we are being directed to a message stating that the toll service is blocked. If this was in error to call the toll free number provided. I called the toll free number and it rings into MCI. When we outpulse another DID, it is allowed to call just fine. Regular long distance is working just fine when outpulsing 757-242-6111, it appears to be an issue when dialing local toll numbers.

I hope this clears things up a little.

Thank you,

Bobby Powell
Sales Engineer
BCS Voice & Data Solutions
T: 757.213.3109
F: 757.965.5509
www.bcsvoicedata.com

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

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-----Original Message-----
From: potomac.enterprise.services@verizon.com [mailto:potomac.enterprise.services@verizon.com]
Sent: Thursday, October 03, 2013 1:39 PM
To: Powell, Bobby
Subject: (NSPE0007341445): Request for PIC change forphonenumber757-242-6111 Farmers Bank main number

This request is going to close after this reply, you will need to send in a request making sure to indicate this problem is related to ISDN PRI.

Cynthia
Verizon Customer Care
1(800)540-6960

To : potomac.enterprise.services@verizon.com
From : bpowell@bcsvoicedata.com
Cc : bill.bailey@farmersbankva.com
Bcc :
Subject :RE: RE: (NSPE0007341445): Request for PIC change forphonenumber757-242-6111 Farmers Bank main number Date : 10/03/2013 01:27 PM

Can you get me in touch with some one that can help?

Thanks,
Bobby

-----Original Message-----
From: potomac.enterprise.services@verizon.com [mailto:potomac.enterprise.services@verizon.com]
Sent: Thursday, October 03, 2013 1:25 PM
To: Powell, Bobby
Subject: RE: RE: (NSPE0007341445): Request for PIC change for phonenumber757-242-6111 Farmers Bank main number

Please re-read previous response there is nothing I can do regarding this matter. Line this is remote call forwarded to is on a PRI. I cannot make any changes to any PRI services there is nothing wrong with the RCF.

Cynthia
Verizon Customer Care
1(800)540-6960

Price quote is an estimate only. It does not reflect plans, contracts, taxes, or other charges.

Please email all order transactions/billing requests/inquiries to nj.enterprise.services@verizon.com(New Jersey) verizon.csc@verizon.com(Potomac Region) For status on order please contact Customer Care Center 800 865-9157

To : potomac.enterprise.services@verizon.com
From : bpowell@bcsvoicedata.com

Cc : bill.bailey@farmersbankva.com
Bcc :
Subject :RE: (NSPE0007341445): Request for PIC change for phonenumber757-242-6111 Farmers Bank main number Date : 10/03/2013 12:16 PM

I tried calling the toll free number provided but they said there was not anyone there by the name of Cynthia and if it was in response to an email then I should email you asking to call me. So I did.

We are out pulsing 757-242-6111 from some of the phones when we make calls out over the PRI. For some of the local exchanges (757-742-2943) we are being directed to a message stating that the toll service is blocked. If this was in error to call the toll free number provided. I called the toll free number and it rings into MCI. When we outpulse another DID, it is allowed to call just fine. Regular long distance is working just fine when outpulsing 757-242-6111, it appears to be an issue when dialing local toll numbers.

I hope this clears things up a little.

Thank you,

Bobby Powell
Sales Engineer
BCS Voice & Data Solutions
T: 757.213.3109
F: 757.965.5509
www.bcsvoicedata.com
'Like' us on Facebook

-----Original Message-----
From: potomac.enterprise.services@verizon.com [mailto:potomac.enterprise.services@verizon.com]
Sent: Thursday, October 03, 2013 11:52 AM
To: Powell, Bobby
Cc: bill.bailey@farmersbankva.com
Subject: (NSPE0007341445): Request for PIC change for phonenumber 757-242-6111 Farmers Bank main number

First and foremost my apologies this has not been explained, 757 242-6111 is RCF to a local number. The number that is it forwarded to does not have a long distance carrier. I cannot make any changes to add long distance to any line if the PIC/LPIC code is not provided. I also cannot make any changes to anything as it relates to a PRI.
If you have any other questions please feel free to give us a call.

Cynthia
Verizon Customer Care
1(800)540-6960

Price quote is an estimate only. It does not reflect plans, contracts, taxes, or other charges.

Please email all order transactions/billing requests/inquiries to nj.enterprise.services@verizon.com(New Jersey) verizon.csc@verizon.com(Potomac Region) For status on order please contact Customer Care Center 800 865-9157

To : potomac.enterprise.services@verizon.com

From : bpowell@bcsvoicedata.com
Cc : bill.bailey@farmersbankva.com
Bcc :
Subject :FW: RE: RE: RE (NSPE0007341445): Request for PIC change for phonenumber 757-242-6111 Farmers Bank main number Date : 10/03/2013 10:07 AM

Cynthia,

Will you please call me so we can discuss this. I want to make sure we are all on the same page.

Thank you,
Bobby Powell
Sales Engineer
BCS Voice & Data Solutions
T: 757.213.3109
F: 757.965.5509
www.bcsvoicedata.com
'Like' us on Facebook

-----Original Message-----
From: potomac.enterprise.services@verizon.com
[mailto:potomac.enterprise.services@verizon.com]
Sent: Thursday, October 03, 2013 8:55 AM
To: bill.bailey@farmersbankva.com
Subject: RE: RE: RE: RE (NSPE0007341445): Request for PIC change for phone number 757-242-6111 Farmers Bank main number

I understand what you want but you have to provide me with the code you want, I cannot just issue an order and pick the code I want.

Cynthia
Verizon Customer Care
1(800)540-6960

Price quote is an estimate only. It does not reflect plans, contracts, taxes, or other charges.

Please email all order transactions/billing requests/inquiries to nj.enterprise.services@verizon.com(New Jersey) verizon.csc@verizon.com(Potomac Region) For status on order please contact Customer Care Center 800 865-9157

To : potomac.enterprise.services@verizon.com
From : bill.bailey@farmersbankva.com
Cc :
Bcc :
Subject :RE: RE: RE (NSPE0007341445): Request for PIC change for phone number 757-242-6111 Farmers Bank main number Date : 10/02/2013 08:19 PM

We would like for it to be Verizon, our phone vendor BCS are saying that the number is being outpulsed through

MCI.

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

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-----Original Message-----
From: potomac.enterprise.services@verizon.com
[mailto:potomac.enterprise.services@verizon.com]
Sent: Wednesday, October 02, 2013 3:03 PM
To: bill.bailey@farmersbankva.com
Subject: RE: RE: RE (NSPE0007341445): Request for PIC change for phone number 757-242-6111 Farmers Bank main number

Please provide what PIC/LPIC you want to have on this line.

Cynthia
Verizon Customer Care
1(800)540-6960

Price quote is an estimate only. It does not reflect plans, contracts, taxes, or other charges.

Please email all order transactions/billing requests/inquiries to nj.enterprise.services@verizon.com(New Jersey) verizon.csc@verizon.com(Potomac Region) For status on order please contact Customer Care Center 800 865-9157

To : potomac.enterprise.services@verizon.com
From : bill.bailey@farmersbankva.com
Cc :
Bcc :
Subject :RE: RE (NSPE0007341445): Request for PIC change for phone number 757-242-6111 Farmers Bank main number Date : 10/02/2013 01:47 PM

Can you troubleshoot why it provides an MCI recording when outpulsing this number?

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

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-----Original Message-----
From: potomac.enterprise.services@verizon.com
[mailto:potomac.enterprise.services@verizon.com]
Sent: Wednesday, October 02, 2013 9:57 AM
To: bill.bailey@farmersbankva.com
Subject: RE (NSPE0007341445): Request for PIC change for phone number
757-242-6111 Farmers Bank main number

Be advised this line currently has Verizon Long Distance not MCI. Also this is an RCF so there are not calls going out on this line.

Cynthia
Verizon Customer Care
1(800)540-6960

Price quote is an estimate only. It does not reflect plans, contracts, taxes, or other charges.

Please email all order transactions/billing requests/inquiries to nj.enterprise.services@verizon.com(New Jersey) verizon.csc@verizon.com(Potomac Region) For status on order please contact Customer Care Center 800 865-9157

To : potomac.enterprise.services@verizon.com
From : bill.bailey@farmersbankva.com
Cc :
Bcc :
Subject :Request for PIC change for phone number 757-242-6111 Farmers Bank main number Date : 09/27/2013 01:29 PM

Hello,

I would like to request a PIC change on phone number 757-242-6111 from MCI to Verizon. Please see below for further details:

"I have found the cause of the exchange issue. It appears that Verizon still has 757-242-6111 PIC'ed to MCI for long distance calls. What this means is that whenever you dial a long distance number and we out pulse 7572426111 then it gets routed over MCI's network. I temporarily assigned all extensions in the Courland office to out pulse the Tellers DID 757-742-6206. This will allow them the ability to call the exchanges that are being blocked by MCI.

I'm not sure if MCI is still your LD carrier since your DID numbers are not being routed through them. I will assist Bill on resolving this issue. I just wanted to provide an update as quickly as possible."

Thank you, Bobby Powell (our Phone Vendor Tech)

Thank you,

bbnetman
Bill Bailey

IT Manager, Vice President

Farmers Bank

3100 Godwin Blvd.

Suffolk, VA 23434

757-371-6696

Email <mailto:bill.bailey@farmersbankva.com>

Twitter <http://www.twitter.com/@bbnetman>

LinkedIn <http://www.linkedin.com/pub/bill-bailey/37/177/9ab>

bbnetman.com <http://www.bbnetman.com/>

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 53
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Norene Phillips
To: "Piccirillo, Michael"; "Powell, Bobby"
Cc: bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: RE: Urgent request
Date: Monday, October 28, 2013 4:21:55 PM
Importance: High

Michael, we need your help! We are continuing to have issues with our Courtland phones (see below) & have changed the outpulse number several times to no avail. Bobby Powell (BCS vendor) has requested that we open a ticket with Verizon once more so that he can work with someone to attempt to resolve this issue.

Can you please help us with a way to escalate a support ticket for this ongoing problem in order to get a permanent solution.

What does not make sense to us is the problem resolutions we've tried in the past seem to work but only on a temporary basis at best. Thanks for your help, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 Office
(757) 449-4110 Mobile
(757) 539-7126 Fax
norene.phillips@farmersbankva.com

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-----Original Message-----
From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Tuesday, October 15, 2013 2:38 PM
To: norene.phillips@farmersbankva.com; 'Powell, Bobby'
Cc: bill.bailey@farmersbankva.com
Subject: RE: Urgent request

The best and quickest fix I can recommend is to have Bobby change the outpulse number to one that is local to that PRI.

LD is charged based on the number that you are calling from and what you have picked is an RCF from a different Lata which is causing issues.

Since RCF numbers are for incoming calls only, I am not certain if and how to get the PIC changed because that is an outgoing service. In my screen when I look up the number ending in 6111, it shows as an RCF and has the PIC as N/A and LPIC as Verizon Select Services (which is the Verizon plan for the Windsor Lata). Normally an RCF would be N/A for both because RCF numbers are for incoming calls only, that number is not supposed to be used for outgoing calls.

The PRI is on the Verizon Former Bell Atlantic PIC and LPIC. This LD PIC is what is used for all the other locations you have except for Windsor. Windsor is with a different branch of Verizon all together vs the rest of your locations. That means it has a different local and ld area from your other locations and is causing the conflicts.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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Click here to Manage Your Account Online

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-----Original Message-----
From: Norene Phillips [mailto:norene.phillips@farmersbankva.com]
Sent: Tuesday, October 15, 2013 12:30 PM
To: Piccirillo, Michael; 'Powell, Bobby'
Cc: bill.bailey@farmersbankva.com
Subject: Urgent request
Importance: High

Mike, can you please provide me with an expected timeframe for below - I have had several 'complaints' this a.m. from folks as the issues with the phones in Courtland has become a hindrance to customer service. We would greatly appreciate any urgency that can be applied - thanks, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 Office
(757) 449-4110 Mobile
(757) 539-7126 Fax
norene.phillips@farmersbankva.com

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upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

-----Original Message-----
From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Tuesday, October 15, 2013 10:06 AM
To: Powell, Bobby
Cc: norene.phillips@farmersbankva.com; bill.bailey@farmersbankva.com
Subject: RE: requesting assistance

MCI/Verizon Business would not block the call, they are able to charge for toll calls, local and interstate on the regular Verizon bill, so it would still go through even with the PIC to MCI.

I will identify which numbers this is happening on and get them changed and hopefully that will fix it, but the sure way to fix it is to outpulse a number that is local to the PRI you are calling from.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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Click here to Manage Your Account Online

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-----Original Message-----
From: Powell, Bobby [mailto:bpowell@bcsvoicedata.com]
Sent: Friday, October 11, 2013 9:06 PM
To: Piccirillo, Michael
Cc: norene.phillips@farmersbankva.com; bill.bailey@farmersbankva.com
Subject: Re: requesting assistance

Keep it from being PiC'ed to MCI. The toll free number that the recording tells you to call is MCI. They do not have an account with MCI therefore it is being blocked.

Sent from my iPhone

> On Oct 11, 2013, at 2:23 PM, "Piccirillo, Michael"
<mike.piccirillo@verizon.com> wrote:
>
> I am not sure the work around on this one from the Verizon end. From
> the
best I can tell, you are outpulsing a number that would be local to 757-742-2943, but from a circuit that is local toll for that same number, so it is confusing the system and it does not know how to route it because of the confusion between how to charge for the local toll when it should be a local call based on the number.
>
> Mike Piccirillo

From: Norene Phillips
To: "Piccirillo, Michael"
Cc: "Powell, Bobby"; bill.bailey@farmersbankva.com
Subject: requesting assistance
Date: Friday, October 11, 2013 12:29:29 PM
Importance: High

Mike, we have not heard anything from anyone all week related to the emails below - can you please provide us with an update sometime today - this issue seems to be going nowhere fast - thanks, Norene

Norene T. Phillips
Senior Vice President
Chief Operating Officer

Farmers Bank
3100 Godwin Blvd
Suffolk, VA 23434
(757) 242-3215 Office
(757) 449-4110 Mobile
(757) 539-7126 Fax
norene.phillips@farmersbankva.com

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-----Original Message-----
From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Wednesday, October 09, 2013 11:46 AM
To: Powell, Bobby
Cc: Norene Phillips
Subject: FW: (NSPE0007341445): Request for PIC change forphonenumber757-242-6111 Farmers Bank main number

-----Original Message-----
From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Monday, October 07, 2013 12:24 PM
To: bill.bailey@farmersbankva.com
Cc: Norene Phillips; Stemm, William (BILL)
Subject: RE: (NSPE0007341445): Request for PIC change forphonenumber757-242-6111 Farmers Bank main number

I am not sure of the answer for this, let me check with a support group and see what they recommend.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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-----Original Message-----
From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Friday, October 04, 2013 10:26 AM
To: Piccirillo, Michael
Cc: Norene Phillips; Stemm, William (BILL)
Subject: FW: (NSPE0007341445): Request for PIC change forphonenumber757-242-6111 Farmers Bank main number
Importance: High

Mike,
I am hoping you can assist me when you get a chance. Our phone vendor BCS and myself have been trying to get to the right department to help us with a problem we are having (see below emails for more info). The email right below best describes our problem. Can you see what number we need to call to (we have been directed to several different numbers with no success) get this problem properly looked at?

From Bobby @ BCS (our phone vendor) to Cynthia @ Verizon:
I tried calling the toll free number provided but they said there was not anyone there by the name of Cynthia and if it was in response to an email then I should email you asking to call me. So I did.

We are out pulsing 757-242-6111 from some of the phones when we make calls out over the PRI. For some of the local exchanges (757-742-2943) we are being directed to a message stating that the toll service is blocked. If this was in error to call the toll free number provided. I called the toll free number and it rings into MCI. When we outpulse another DID, it is allowed to call just fine. Regular long distance is working just fine when outpulsing 757-242-6111, it appears to be an issue when dialing local toll numbers.

I hope this clears things up a little.

Thank you,

Bobby Powell
Sales Engineer
BCS Voice & Data Solutions
T: 757.213.3109
F: 757.965.5509
www.bcsvoicedata.com

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 54
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Hi Bill,

*Your Verizon VoIP order has been completed as of **12/4/2013**, and your account is up and billable.*
Let this email serve as your fulfillment letter with pertinent information regarding your Corporate Administrator account.
Please retain the information below that identifies the Verizon VoIP service that has been installed at this address. It will be particularly important in the event that you need to report service problems.

CURRENT ORDER DETAIL:

Customer: Farmers Bank

Address: 3100 GODWIN BLVD, Suffolk, VA, 23434, 7120

Service Type: IPIA (T1 with 23 concurrent Calls)

LEC Order: C6B211250

LEC Circuit ID: 52.HCGS.994025..CV

VZB Circuit ID: W1A75660

Number of New Lines: 40 new numbers

7575143310 to 7575143349

*If you are experiencing any type of outage or need immediate assistance, please contact our **Verizon Business 24-hour IP Communication Triage Customer Service Center at (877) 777-7176.***
In the future, you may contact our Customer Service Center should you have any general service inquiries, billing questions, or repair issues.
*Your Account Representative, **Michael Piccirillo, mike.piccirillo@one.verizon.com, at 703-886-2779** is also available to support you.*
Thank you for choosing Verizon.

Regards,
Dhoressa Joy A. Espejo
Order Manager, Service Implementation | Verizon Enterprise Solutions
Tel: 877-288-0636 ext 33443/ Vnet: 303-3443

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 55
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Amy Copeland <amy.copeland@farmersbankva.com>
Sent: Tuesday, January 21, 2014 11:49 AM
To: Piccirillo, Michael (mike.piccirillo@verizon.com)
Cc: Bill Bailey (bill.bailey@farmersbankva.com)
Subject: VOIP Project questions
Attachments: 6000081542X26.pdf

Importance: High

Hi Mike!

We were wondering if you could help us out with a few questions.

1. I have attached our latest billing for account number 6000081542 X26: this invoice contains some items we have questions about
    a. Our last billing was for 519.80 and this billing is for 1,674.64: we looked through this invoice and think it has something to do with the data service that is listed on page 4 – are we supposed to be getting billed for data services? From our understanding we have only requested telephone services
2. A status update on the VOIP project – we have spoken with our project manager for this however we are currently waiting on the order ticket paperwork to be put through the system before knowing when we will be able to proceed
    a. Can you give us a status update on this ticket and when we can expect to start the finalization of this project?

Please feel free to respond back to this email or contact Bill or myself at the phone number below.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 56
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

500 TECHNOLOGY DR., STE 870
WELDON SPRINGS MO 63304

Wrong billing address:

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS 1-888-807-8323

Account Number: 6000081542 X26

Invoice Number: 60000815421312
Invoice Date: 01/01/2014
Region/Loc: WBS/GAC

6000081542 N1 X26 C30 A 01933 B

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

Long distance service provided by MCI Communications Services, Inc. d/b/a Verizon Business Services.
Local service provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services or an affiliate.

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Manage Your Account Online
See Next Page For Details

Statement Summary

Current Usage Charges	$0.06
Current Monthly Recurring Charges	$1,178.98
Current Non-Recurring Charges	$400.00
Minimum Usage Charge	$0.00
Late Payment Charge	$7.80
Discounts Applied	-$151.20
Sub-Total Current Charges	**$1,435.64**
Federal Excise Tax	$0.00
State and Local Taxes	$55.12
Federal, State and Local Surcharges	$69.62
Federal Universal Service Fee (FUSF)	$114.26
Total Taxes/Surcharges	**$239.00**
Total Current Charges	**$1,674.64**
Previous Balance	$519.80
Payments Received - Thank You	$0.00
Adjustments	$0.00
Total Previous Balance	**$519.80**

Total Amount Due $2,194.44

Please return this portion upon receipt to ensure proper credit

		Total Due	Amount Enclosed
Account Number:	6000081542 X26	$2,194.44	
Invoice Number:	60000815421312		

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

Please remit payment to:

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

☐ If billing address has changed, check here and complete reverse side

60000815429 20131231 000219444026000

Call Detail Legend

Type

Value	Description
1	Off-Net
2	Local Origination
3	Local Termination
4	On-Net
CAC	Carrier Access Charge
Dial	Dial Out
P	Payphone
CC	Calling Card
TLFM	Toll Free Meet Me
Toll	Toll Meet Me
X	Originating Number Unavailable

Rate

Value	Description
D	Day
E	Evening
N	Night
SI	Standard International
DI	Discount International
EI	Economy International
M	Multiple Rate Periods

Change of Address

Name: _____

Address: _____

City, State, Zip: _____

Telephone Number for New Address: (____)_____

Customer Contact Name: _____

Would you like us to be the primary long distance carrier for the number listed above? YES ☐ NO ☐

Customer Signature: _____

Important Messages To Our Customers

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a registered user with appropriate entitlements, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code FY8QTHY90R and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your account.

*The Invitation Code provided expires on 02/23/2014 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.

How to Pay Your Invoice

Paying Online. Select "Payments" from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.
Paying by Mail. Detach the payment slip at the bottom of the Statement Summary, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."
Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).
Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

verizon

FARMERS BANK
Account Number: 60000815421 X26

Invoice Date: 01/01/2014
Invoice Number: 60000815421312
Page: 2

Statement Of Account As Of 12/31/2013

Account Aging Summary

Current Balance	Amount 0-30 Days	Amount Over 30 Days	Amount Over 60 Days	Amount Over 90 Days
$2,194.44	$2,194.44	$0.00	$0.00	$0.00

Detail By Invoice

Date	Description	Total
12/02/2013	Invoice #: 60000815421311	$519.80
Total Amount Due for Invoice #: 60000815421311		$519.80
12/31/2013	Invoice #: 60000815421312	$1,674.64
Total Amount Due for Invoice #: 60000815421312		$1,674.64
Total Amount Due for All Invoices		$2,194.44

Tax and Surcharge Summary

Description	Total Tax
Long Distance, Data and Internet Taxes and Surcharges	
VA COMMUNICATIONS SALES TAX	$15.26
VA STATE SALES TAX	$0.39
VA INTERSTATE TELECOM TAX SURCHARGE	$0.95
CARRIER COST RECOVERY CHARGE	$3.90
FEDERAL UNIVERSAL SERVICE FEE	$26.61
ADMINISTRATIVE EXPENSE FEE	$1.12
CARRIER ANNUAL REGULATORY CHARGE	$0.78
STATE & LOCAL SURCHARGES	$0.42
Total Long Distance, Data and Internet Taxes and Surcharges	**$49.43**
Local and Integrated Services Taxes and Surcharges	
VA INTERSTATE TELECOM TAX SURCHARGE	$2.66
STATE 9-1-1 FEE	$17.25
STATE & LOCAL SURCHARGES	$23.43
VA COMMUNICATIONS SALES TAX	$39.47
FEDERAL UNIVERSAL SERVICE FEE	$87.65
CARRIER COST RECOVERY CHARGE	$12.85
ADMINISTRATIVE EXPENSE FEE	$3.71
CARRIER ANNUAL REGULATORY CHARGE	$2.55
Total Local and Integrated Services Taxes and Surcharges.....	**$189.57**
Total Taxes and Surcharges.....	**$239.00**

Current Charges Summary

	Usage Charges	Recurring Charges	Non-Recurring Charges	Amount	Discounts	Sub-Total	Taxes	Total
Voice Services								
Voice over IP	$0.06	$839.98	$135.00	$975.04	-$151.20	$823.84	$189.58	$1,013.42
Additional Charges	$0.00	$0.00	$22.00	$22.00	$0.00	$22.00	$1.55	$24.35
Total	$0.06	$839.98	$157.00	$997.04	-$151.20	$846.64	$191.13	$1,037.77
Data Services								
Dedicated Internet Service	$0.00	$339.00	$250.00	$589.00	$0.00	$589.00	$47.87	$636.87
Total	$0.00	$339.00	$250.00	$589.00	$0.00	$589.00	$47.87	$636.87
Total	$0.06	$1,178.98	$407.00	$1,586.04	-$151.20	$1,435.64	$239.00	$1,674.64

* Invoice is due and payable before 01/31/2014.
* Any portion of your total amount due not paid by that date is subject to a monthly service charge of 1.500%.

Voice Services Summary

Voice over IP Service Summary

Concurrent Call Limit: 23
Billing Type: Concurrent Calls (Tiered Domestic LD #7)
Service Type: IP Integrated Access (PBX)

Usage Charges For Service Period 11/07/2013 - 12/31/2013

Description	Calls	Minutes	Amount	Surcharge	Discount	Sub-Total	Taxes	Total
VoIP-Tiered								
Dedicated Origination								
International	1	0.5	$0.06	$0.00	$0.00	$0.06	$0.01	$0.07
Total Usage Charges								**$0.07**

Monthly Recurring Charges For Service Period 12/04/2013 - 12/31/2013

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Domestic Tier B CC Charge LD/Local	23	$815.81	-$146.85	$668.96	$167.65	$836.61
Total Monthly Recurring Charges						**$836.61**

Monthly Recurring Feature Charges For Service Period 12/04/2013 - 12/31/2013

VoIP Initial 20 Blk DID Month1	1	$11.67	-$2.10	$9.57	$1.82	$11.39

Monthly Recurring Feature Charges For Service Period 01/01/2014 - 01/31/2014

VoIP Initial 20 Blk DID Month1	1	$12.50	-$2.25	$10.25	$1.97	$12.22
Total Monthly Recurring Feature Charges						**$23.61**

Non-Recurring Charges For Service Period 12/04/2013 - 12/31/2013

IPIA/IPT After Hours Install 25-75	1	$125.00	$0.00	$125.00	$16.20	$141.20
VoIP initial 20 Blk DID Instal	1	$10.00	$0.00	$10.00	$1.93	$11.93
Total Non-Recurring Charges						**$153.13**

Total Voice over IP Service **$1,013.42**

Voice Services Summary

Additional Charges Summary

Non-Recurring Charges For Service Period 12/01/2013 - 01/31/2014

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Invoice Media Paper	1	$15.00	$0.00	$15.00	$0.77	$15.77
Late Payment Charge	1	$7.80	$0.00	$7.80	$0.78	$8.58
Total Non-Recurring Charges						$24.35

Total Additional Charges..... $24.35

Total Voice Service..... $1,037.77

Data Services Summary

Dedicated Internet Service

Monthly Recurring Charges For Service Period 01/01/2014 - 01/31/2014

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
1544KB/S PPO Internet Dedicated T1	1	$339.00	$0.00	$339.00	$0.00	$339.00
Total Monthly Recurring Charges						$339.00
Non-Recurring Charges For Service Period 12/16/2013 - 01/31/2014						
Site Est IPIA LD/Local 25-75	1	$250.00	$0.00	$250.00	$47.87	$297.87
Total Non-Recurring Charges						$297.87
Total Dedicated Internet Service						$297.87
Total Data Services						$636.87
						$636.87

Contract Fulfillment Summary

Discount and Contract Commitment Summary as of 12/31/2013

Description	Total Amount	Amount Contributing To Discount	Amount Eligible For Discount	Total Discount	Contract Commitment Contributing Amount
Voice Services:					
Long Distance VoIP					
International	$0.06	$0.06	$0.00	$0.00	$0.00
VoIP Local/LD Charges	$815.81	$815.81	$815.81	-$146.85	$0.00
VoIP Feature	$24.17	$24.17	$24.17	-$4.35	$0.00
Data Services :					
Dedicated Internet Service					
T1 Internet	$339.00	$339.00	$0.00	$0.00	$0.00
Total Account Contributions	**$1,179.04**	**$1,179.04**	**$839.98**	**-$151.20**	**$0.00**

Voice Services - Charges by Telephone Number

Telephone Number (757) 514-3318

Monthly Recurring Feature Charges For Service Period 12/04/2013 - 12/31/2013

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
VoIP Initial 20 Blk DID Monthl	1	$11.67	-$2.10	$9.57	$1.82	$11.39
Monthly Recurring Feature Charges For Service Period 01/01/2014 - 01/31/2014						
VoIP Initial 20 Blk DID Monthl	1	$12.50	-$2.25	$10.25	$1.97	$12.22
Total Monthly Recurring Feature Charges						$23.61
Non-Recurring Charges For Service Period 12/04/2013 - 12/31/2013						
VoIP initial 20 Blk DID Instal	1	$10.00	$8.00	$10.00	$1.93	$11.93
Total Non-Recurring Charges						$11.93
Total for Telephone Number (757) 514-3318						**$35.54**

Total Local Service Charges..... $35.54

Note: Total indicated above does not include applicable usage

Voice Services - Usage by Product Summary

Outbound Long Distance Usage by Number

Description	Calls	Minutes	Sub-Total	Surcharges	Total
7575143310 STG	1	0.5	$0.06	$0.00	$0.06
Total	1	0.5	$0.06	$0.00	$0.06

Note: Total does not include any applicable discounts, taxes, or tax related surcharges.

Important Update

TO OUR CUSTOMERS WHO INCUR FUSF CHARGES:
FEDERAL UNIVERSAL SERVICE FEE TO INCREASE TO 16.4%, EFFECTIVE JANUARY 1, 2014

In response to changes in carrier contribution factors established by the Federal Communications Commission, Verizon's Federal Universal Service Fee (FUSF) will be adjusted from 15.6% to 16.4%, effective January 1, 2014. FUSF helps fund telephone connections, especially in high-cost areas, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate (state-to-state) and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF is defined in the Verizon Business Service Publication and Price Guide, and appears on your invoice under the "Taxes and Surcharges" heading.

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" from any bill-view screen and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO OUR CUSTOMERS WHO INCUR CARRIER COST RECOVERY CHARGES:
THE CARRIER COST RECOVERY CHARGE HAS CHANGED, EFFECTIVE JANUARY 1, 2014

Effective January 1, 2014 the Carrier Cost Recovery Charge is divided into two separate charges on your invoice: the Carrier Cost Recovery Charge and the Carrier Annual Regulatory Charge. The Carrier Cost Recovery charge is applied at 2.40% and is being imposed to recover amounts incurred by Verizon for telecommunications services for the speech- and hearing-impaired and Local Number Portability. The Carrier Annual Regulatory Charge is applied at 0.47% and is being imposed to recover amounts incurred by Verizon for contributions to the Annual Regulatory Fee. Both surcharges apply to telecommunications services subject to direct regulation by the Federal Communications Commission (FCC) as well as to interconnected VoIP service charges treated as interstate under FCC rules.

TO OUR CUSTOMERS IN CALIFORNIA:
CALIFORNIA BOARD OF EQUALIZATION INCREASES 911 USERS SURCHARGE

Important Update

Effective January 1, 2014, the California Board of Equalization has increased the Emergency Telephone Users Surcharge. The new rate of 0.75% will be applied to intrastate telephone communication service charges billed.

TO OUR CUSTOMERS IN THE DISTRICT OF COLUMBIA:
DC PSC INCREASES THE UNIVERSAL SERVICE TRUST FUND SURCHARGE JANUARY 1, 2014

The District of Columbia (DC) Public Service Commission (PSC) has increased the DC Universal Service Trust Fund (USTF) surcharge to 0.371% (0.00371), effective January 1, 2014.

TO OUR CUSTOMERS WITH IN-STATE SERVICES IN NEW YORK:
VERIZON SERVICE PUBLICATION AND PRICE GUIDE TO REPLACE STATE TARIFFS

Beginning February 1, 2014, the rates, service descriptions and terms and conditions of service applicable to New York Intrastate Interexchange (IXC) Services provided to you by MCI Communications Services, Inc. d/b/a Verizon Business Services and local exchange services provided to you by MCImetro Access Transmission Services LLC d/b/a Verizon Access Transmission Services will be set forth in Verizon Business' Service Publication and Price Guide (the "Guide") rather than in tariffs on file at the New York Public Service Commission. You can view the Guide online at http://www.verizonenterprise.com/us/publications/service_guide/.

This modification is consistent with and does not change the terms of your contract for these services. Your order of, use of or payment for Verizon Business services in the Guide will also confirm your agreement to be bound by the rates and terms and conditions set forth in the Guide, and to subsequent changes in the Guide affecting such services made by Verizon Business from time to time. If you have any questions, please visit Verizon Business' website (www.verizonenterprise.com) or contact Verizon Customer Care at the number shown on this invoice.

TO OUR CUSTOMERS WHO PAY BY CHECK:
YOUR CHECK MAY BE PROCESSED AS AN ELECTRONIC FUND TRANSFER

When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Important Update

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 57
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael
To: amy.copeland@farmersbankva.com
Cc: "Bill Bailey"
Subject: RE: VOIP Project questions
Date: Wednesday, January 29, 2014 3:21:41 PM
Attachments: Farmers BTN Workbook.xlsx

Here is the list of numbers under the BTN that would be ported. Tell me which of the numbers should stay put.

If there are any other numbers that need ported let me know.

The internet charge is for the access for our VOIP circuit. I will be working on credits for the double charge, but need to get the numbers ported to be able to do that.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, January 22, 2014 3:50 PM
To: Piccirillo, Michael
Cc: 'Bill Bailey'
Subject: RE: VOIP Project questions

Can you prepare this and we will double check it against that our information shows?

Thanks,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Wednesday, January 22, 2014 3:37 PM
To: amy.copeland@farmersbankva.com
Cc: 'Bill Bailey'
Subject: RE: VOIP Project questions

If you have the info, I will take it. Otherwise, I will gather the info I have on the numbers, then send it to you for verification.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 58
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: Piccirillo, Michael
Cc: Bill Bailey
Subject: FW: Reviewing all numbers
Date: Friday, June 20, 2014 10:05:10 AM

Mike,

Please let me know if you can help with a full review off all phone numbers associated with Farmers Bank. If not you, can you recommend someone for me to speak with.

I have a full list of all the numbers that are now on one of our PRIs however, we still have several numbers that we are paying for and possibly not utilizing and or numbers that haven't changed that are not listed on any of the bills we are currently receiving.

I appreciate your help.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, May 22, 2014 3:09 PM
To: Piccirillo, Michael (mike.piccirillo@verizon.com)
Cc: Bill Bailey (bill.bailey@farmersbankva.com)
Subject: Reviewing all numbers

Hi Michael,

I would like to schedule some time with you to review all of the numbers that are associated with Farmers Bank.

This is something that has been needed to be done for a long time on our end.

Please let me know of any available time that you have.

Thanks,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 59
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Brown, Robynne Mcmillan <robynne.brown@verizon.com>
Sent: Thursday, July 17, 2014 4:32 PM
To: amy.copeland@farmersbankva.com
Cc: bill.bailey@farmersbankva.com
Subject: RE: phone invoices

I will need the new account number for the VOIP once you are billed for it to credit against.
I'll also need the total amount of credits you are requesting and for what. Any third party vendor credits you would need to also supply me with an invoice.

Robynne McMillan Brown
Managing Partner, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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Visit **verizon.com/mediumbusiness**

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 60
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Brown, Robynne Mcmillan <robynne.brown@verizon.com>
Sent: Monday, July 28, 2014 12:01 PM
To: amy.copeland@farmersbankva.com
Cc: 'Bill Bailey'
Subject: RE: Billing questions

Yes, you can open a billing inquiry ticket through mbsupport@one.verizon.com ☺

Robynne McMillan Brown
Managing Partner, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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Visit **verizon.com/mediumbusiness**

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, July 28, 2014 11:53 AM
To: Brown, Robynne Mcmillan
Cc: 'Bill Bailey'
Subject: RE: Billing questions

Robynne,

Our Finance Dept has done that to no avail. Do you know who our Account Rep, or a person that we can direct these types of questions to?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Brown, Robynne Mcmillan [mailto:robynne.brown@verizon.com]
Sent: Thursday, July 24, 2014 4:31 PM
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey
Subject: RE: Billing questions

I honestly have no idea- you should definitely call the number on the bill!

Robynne McMillan Brown
Managing Partner, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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Visit **verizon.com/mediumbusiness**

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, July 23, 2014 1:40 PM
To: Brown, Robynne Mcmillan
Cc: Bill Bailey
Subject: FW: Billing questions

Robynne,

We just received this billing today for the same account with no detail whatsoever.

Can you tell me what the charges for this account are going to be for going forward?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 61
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Telephone Number: 757 242-6111
Account Number: 000732125518 96Y
How to Reach Us: See page 2

FARMERS BANK

Account Summary

Previous Charges	**$62.81**
Payments Received	.00
Adjustments	-19.94
Balance Forward	**$62.87**
New Charges	
Total New Charges	**$.00**
Total Due - Please Pay Now	**$62.87**

received
7-23-14

Revised Final Bill
To avoid referral to an outside collection agency, the full amount is due upon receipt.

This bill was mailed on 07/22/14

Mail Payments to :
Verizon, PO Box 660720, Dallas, TX 75266-0720.

Change of Address
Go to verizon.com/billingaddress or call us.

▼ Detach & return payment slip with your check, payable to Verizon

Account: 000732125518 96Y

Please Pay Now

Total Due: $62.87

Amount Paid: $.

00001861 01 FP 0.460 D4019811 0007 35

FARMERS BANK
50 E WINDSOR BLVD
WINDSOR VA 23487

VERIZON
PO BOX 660720
DALLAS TX 75266-0720

1170000073212551890330350800000000000062877000000062877000000

How to Reach Us

Billing Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Order Questions	enterprisecenter.verizon.com	1-800-440-8000	8:30am - 5pm M-F
Online billing and payment	enterprisecenter.verizon.com		24 hours a Day
Repair	enterprisecenter.verizon.com	1-800-297-2355	24 hours a Day
Pay By Phone*	(third party fee applies)	1-800-345-6563	24 hours a Day
Payment Arrangements		1-800-440-8052	7:00am-6:00pm CST M-F

***Pay By Phone** - This service is optional and provided by an independent third party vendor for a fee.

Correspondence
Go to verizon.com/contactus or mail to
PO Box 33078, St. Petersburg, FL 33733

How Your Charges are Billed
Your telephone bill includes two types of service charges:

1. **Regulated Service Charges** - Charges for basic telephone service such as dial tone line and local usage, local exchange services such as Call Waiting and Call Forwarding, Federal Subscriber Line Charge, Federal Universal Service Fund Surcharge, and associated services and installation charges that are regulated by the State Corporation Commission. Failure to pay fully these charges as well as the charge for basic bundled service may result in the disconnection of the service and/or your dial tone.
2. **Non-Regulated Charges** - Charges for services such as Long Distance Toll, Voice Mail, Broadband services, DirecTV, and other services not regulated by the State Corporation Commission.

	Past Due Balances	Current Charges	Totals
Regulated	0.00*	0.00	0.00
Non-Regulated	62.87	0.00	62.87
Totals	**$62.87**	**$0.00**	**$62.87**

* State regulations require Verizon to identify which charges you must pay to ensure that your basic local telephone service is not suspended. To avoid suspension of your telephone services, you must pay any past due balances immediately.

Your local exchange services, including basic telephone service, or a basic bundle may not be disconnected for failure to pay other services such as Caller ID or Voice Mail. However, nonpayment of such services may result in their disconnection and the loss of any stored messages.

The following pages provide billing detail for the charges listed. If you have any questions or complaints, call us using the telephone number listed in the How to Reach Us section at the top of the page. Verizon - Virginia is regulated by the Virginia State Corporation Commission.

Credits and Adjustments

	Description	Circuit/Line/Site Number	Amount
1.	Order Processing Charge - Medium	757 242-6111	-19.94
	Total Credits/Adjustments Applied (see page 1)		-$19.94

You Can Block Third Party Billing to your Verizon bill.
For more information, visit verizon.com/blocking or call us at the number listed on your bill.

Bankruptcy Information
If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Customer Proprietary Network Information (CPNI) Notice
CPNI is information that relates to the type, quantity, destination, technical configuration, location, amount of use, and billing information of your telecommunications or interconnected VoIP services. This information is made available to us solely by virtue of our relationship with you. The protection of your information is important to us. Under federal law, you have a right, and we have a duty, to protect the confidentiality of your CPNI.

We may use and share your CPNI among our affiliates and agents to offer you services that are different from the services you currently purchase from us. Verizon offers a full range of services such as video, wireless, Internet, and long distance. Visit verizon.com for a complete listing of our services and companies.

You may choose not to have your CPNI used for the marketing purposes described above by calling us anytime at 1-866-483-9700. When you call, please have your bill and account number available. Your decision about use of your CPNI doesn't affect our provision of services to you nor eliminate all Verizon marketing contacts.

Unless you call us at the number above, Verizon may use your CPNI to market different types of services beginning 30 days after the first time we notify you of the CPNI policy described above. You may elect at any time to add or remove a restriction on the use of your CPNI. Your choice remains valid until you change your election by calling the number above.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 62
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Mcmillan, Robynne Ann <robynne.brown@verizon.com>
Sent: Friday, June 05, 2015 2:56 PM
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey
Subject: RE: phone invoices

low Up Flag: Follow up
Flag Status: Flagged

Amy, I received this back from the billing department today- fyi:

PRI was installed 5/31/13 and Voip was not installed until late December 2013 so 6+ months after PRI was installed. Customer is asking for credit for PRI and RCF for life of ILEC account. Both accounts are showing outbound calls through the December 2013 invoice. PRI account only billed directory assistance calls beginning on the January 2014 invoice so it looks like port occurred but customer did not submit disconnect until June 2014 – thus there is no justification to issue credits as the Voip was not installed until Dec 2013 and while it looks like the customer ported they did not disconnect in a timely manner.

Robynne McMillan Brown
Managing Partner, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 63
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Asis, Xandre
To: "amy.copeland@farmersbankva.com"; Piccirillo, Michael
Cc: "Bill Bailey"; Cajilig, Sunshine (Shane); CSM4Log; CSM4Log
Subject: RE: Additional numbers for porting and temporary forwarding
Date: Friday, May 23, 2014 2:43:20 PM

Hi Amy,

Good afternoon! I submitted the request however it was rejected due to reasons below.

> The numbers "to be RCF'd" are LNP codes per Starweb and none of them are built or ported into our VoIP–Verizon Business BLT01/BLT02 switches. I also checked IntradaPro and there are no records for any of these numbers except 7572426111. Since none of these numbers are ported to VoIP–Verizon Business switches, the RCFs will not work. Per the LERG, each of the TNs appear to be associated with Verizon core, so the RCFs would need to be implemented from them.

Thank you,

Xandre C. Asis
VAR – OM | **Verizon Enterprise Solutions**
Tel: +1-877-288-0636 x35500
Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

Escalation Level	Name	Email	Phone Number	VNET
Supervisor	John Eric Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext 39507	
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636x35439	303-2353
Director	Michelle Elayda	michelle.elayda@one.verizon.com	1-877-288-0636 ext. 38072	303-8072

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday through Friday. If you have an emergency related to a pending order outside of these hours, please call 1-800-291-5533.

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, May 23, 2014 2:08 PM
To: Asis, Xandre
Cc: 'Bill Bailey'; Piccirillo, Michael; Cajilig, Sunshine (Shane); CSM4Log
Subject: RE: Additional numbers for porting and temporary forwarding

Xandre,

Do you know if the forwarding can be completed today?

Thanks,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd
Suffolk, Virginia 23434
(757)242-6111

From: Asis, Xandre [mailto:xandre.asis@verizon.com]
Sent: Friday, May 23, 2014 9:10 AM
To: 'amy.copeland@farmersbankva.com'
Cc: Bill Bailey; Piccirillo, Michael; Cajilig, Sunshine (Shane); CSM4Log
Subject: RE: Additional numbers for porting and temporary forwarding

Hi Amy,

Good morning! I am checking the list of numbers you requested for forwarding with the downstream group on how we can complete it. Regarding the new list of numbers that needs to be ported please reach out your Account team for them to create new request.

Thank you,

Xandre C. Asis
VAR – OM | **Verizon Enterprise Solutions**
Tel: +1-877-288-0636 x35500
Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 64
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, May 28, 2014 3:32 PM
To: Piccirillo, Michael
Cc: Bill Bailey; kelly.dewitt@farmersbankva.com; Stemm, William (BILL); Brown, Robynne Mcmillan
Subject: FW: Porting of Additional numbers
Importance: High

Mike,

Please start the paperwork for the additional porting of the 923 numbers that are listed below. In addition we need to know if another Calling Party Number Exception Form needs to be completed to show the correct addresses and phone numbers for each of our locations.

Since our last port that occurred on Thursday, these numbers are not showing correctly to 911 dispatch. Please advise since we are a bank and security is a top priority and with these numbers not ringing correctly simply is not conducive.

This is my number one task right now so please feel free to call or email with any questions.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 65
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Sr. Manager Jenny Bigay jenny.bigay@one.verizon.com <mailto:jenny.bigay@one.verizon.com>1-800-283-3134 ext. 38073303 8073
Director Michelle Elayda michelle.elayda@one.verizon.com <mailto:michelle.elayda@one.verizon.com>1-877-288-0636 ext. 38072303-8072

Please read: The standard business hours for our Order Management Center are 9am - 6pm EST Monday through Friday. If you have an emergency related to a pending order outside of these hours, please call 1-800-291-5533.

From: Asis, Xandre
Sent: Thursday, May 01, 2014 12:56 PM
To: 'bill.bailey@farmersbankva.com'; 'amy.copeland@farmersbankva.com'
Cc: Cajilig, Sunshine (Shane); Marcos, John; CSM4Log; CSM4Log
Subject: RE: Verizon Order| Farmers Bank | 113-14-119721.01

Hi Amy,

Thank you for giving me a call and for confirming the list of porting numbers. I will now submit the order for processing.

Regards,

Xandre C. Asis
VAR - OM | Verizon Enterprise Solutions
Tel: +1-877-288-0636 x35500
Visit us at verizon.com/enterprise <http://www.verizon.com/enterprise>
Click here to Manage Your Account Online <http://enterprisecenter.verizon.com/>

Twitter <https://twitter.com/VZenterprise> | Facebook <http://www.facebook.com/VerizonBusiness> | YouTube <http://www.youtube.com/user/verizonbusiness> | LinkedIn <http://www.linkedin.com/company/verizon>
Escalation Level Name Email Phone Number VNET
Supervisor John Eric Marcos john.marcos@one.verizon.com <mailto:maria.duclayan@one.verizon.com>1-877-288-0636 <Tel:877-288-0636> ext 39507
Manager Ercel Alinsangan ercel.alinsangan@one.verizon.com <mailto:ercel.alinsangan@one.verizon.com>1-877-288-0636x35439 303-2353
Sr. Manager Jenny Bigay jenny.bigay@one.verizon.com <mailto:jenny.bigay@one.verizon.com>1-800-283-3134 ext. 38073303 8073
Director Michelle Elayda michelle.elayda@one.verizon.com <mailto:michelle.elayda@one.verizon.com>1-877-288-0636 ext. 38072303-8072

Please read: The standard business hours for our Order Management Center are 9am - 6pm EST Monday through Friday. If you have an emergency related to a pending order outside of these hours, please call 1-800-291-5533.

From: Asis, Xandre
Sent: Thursday, May 01, 2014 11:57 AM
To: 'bill.bailey@farmersbankva.com'
Cc: Cajilig, Sunshine (Shane); Marcos, John; CSM4Log
Subject: Verizon Order| Farmers Bank | 113-14-119721.01

Dear Mr. Bailey,

Good morning!
Thank you for calling me back. I would like to confirm the list of porting numbers below. Please confirm that this is the complete list of numbers and we don't have any special lines like DSL, Modems/ATM and Alarm lines because it is not

supported on the VoIP platform. Once I have the confirmation today from you the soonest date we can schedule the port is on 05/22/2014. Please make sure your phone vendor is onsite to assist us during the port.

Porting Telephone Numbers
7572426111
7572423012
7572423059
7572423060
7572423080
7572423102
7572423104
7572423108
7572423124
7572423130
7572423147
7572423148
7572423151
7572423169
7572423199
7572423215
7572423608
7572423819
7572424360
7572429183
7572429312
7572429586

ank you,

andre C. Asis
VAR - OM | Verizon Enterprise Solutions
Tel: +1-877-288-0636 x35500
Visit us at verizon.com/enterprise <http://www.verizon.com/enterprise>
Click here to Manage Your Account Online <http://enterprisecenter.verizon.com/>

Twitter <https://twitter.com/VZenterprise> | Facebook <http://www.facebook.com/VerizonBusiness> | YouTube <http://www.youtube.com/user/verizonbusiness> | LinkedIn <http://www.linkedin.com/company/verizon>
Escalation Level Name Email Phone Number VNET
Supervisor John Eric Marcos john.marcos@one.verizon.com <mailto:maria.duclayan@one.verizon.com>1-877-288-0636 <Tel:877-288-0636> ext 39507
Manager Ercel Alinsangan ercel.alinsangan@one.verizon.com <mailto:ercel.alinsangan@one.verizon.com>1-877-288-0636x35439 303-2353
Sr. Manager Jenny Bigay jenny.bigay@one.verizon.com <mailto:jenny.bigay@one.verizon.com>1-800-283-3134 ext. 38073303 8073
Director Michelle Elayda michelle.elayda@one.verizon.com <mailto:michelle.elayda@one.verizon.com>1-877-288-0636 ext. 38072303-8072

Please read: The standard business hours for our Order Management Center are 9am - 6pm EST Monday through Friday. If you have an emergency related to a pending order outside of these hours, please call 1-800-291-5533.

Work Performed: 05/22/2014 09:30 AM by Dave J. Willis : Connected the system to the new Verizon PRI and ported 22 numbers from the windsor PRI.
Got a system backup of both systems.

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
'ginia Beach, VA 23462

Service Order

Number: **234873**

Date: 5/15/2014

Record labor below	Hours	Record parts used below	Serial Number	Quantity

Date: ____/____/____

'To' Travel Time: _____ Arrived at: _____ Departed at: _____ From' Travel Time: _____

CUSTOMER SIGNATURE: _____ TECH SIGNATURE: _____

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
rginia Beach, VA 23462

Service Order

Number: **234873**
Date: 5/15/2014

Account No. 738 ID: 757-242-6113
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk VA 23434 USA
Account Phone: (757) 539-5265
Bill Bailey
Contact Phone: (757) 539-5265

Received: 3:02 pm on 5/15/2014

Opened: 2:02PM on 5/22/2014
Closed: 4:13PM on 5/22/2014
Logged Time: 5:45
Primary Rep: Nick Gabriel

Desc.: Final phase of switchover to Verizon PRI
System: Mitel 3300

Priority: Medium
Type: TC-SVC

Status: Closed
Payment: Check

Taken By: Gina H. Clark

Contract No. 1833 Mitel/BCS 2 year Warranty Basis: Time Period Time Remaining: 416 days

Work Requested: Dale & Dave,

Please advise if a tech at Windsor and Hillpoint are needed and also if the 22nd will work.

Thank you,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
folk, Virginia 23434
57)242-6111

From: Asis, Xandre [<mailto:xandre.asis@verizon.com>]
Sent: Tuesday, May 13, 2014 11:18 AM
To: 'bill.bailey@farmersbankva.com'; 'amy.copeland@farmersbankva.com'
Cc: Cajilig, Sunshine (Shane); Marcos, John; CSM4Log; CSM4Log; CSM4Log
Subject: RE: Verizon Order| Farmers Bank | 113-14-119721.01

Hi Bill and Amy,

Good day! I would like to inform you that I have now the date we can port your numbers. The Local Exchange Carrier (LEC) provided us 05/22/2014 as port date. On that date we can port your number from 9 AM to 3 PM EST, please provide me your preferred time.

Thank you,

Xandre C. Asis
VAR - OM | Verizon Enterprise Solutions
Tel: +1-877-288-0636 x35500
Visit us at verizon.com/enterprise <http://www.verizon.com/enterprise>
Click here to Manage Your Account Online <http://enterprisecenter.verizon.com/>

Twitter <https://twitter.com/VZenterprise> | Facebook <http://www.facebook.com/VerizonBusiness> | YouTube <http://www.youtube.com/user/verizonbusiness> | LinkedIn <http://www.linkedin.com/company/verizon>
Escalation Level Name Email Phone Number VNET
Supervisor John Eric Marcos john.marcos@one.verizon.com <mailto:maria.duclayan@one.verizon.com>1-877-288-0636 <Tel:877-288-0636> ext 39507
Manager Ercel Alinsangan ercel.alinsangan@one.verizon.com <mailto:ercel.alinsangan@one.verizon.com>1-877-288-0636x35439 303-2353

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 66
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462

Invoice

Number: **129362**
Date: 5/22/2014
Source: SO No. 234873

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113			Nick Gabriel		Net 10

05/22/2014 09:30 AM by Dave J. Willis : Connected the system to the new Verizon PRI and ported 22 numbers from the windsor PRI.
Got a system backup of both systems.

Qty.	Item ID	Description	UOM	Ea. Price	Total
4.75	MLI	MITEL LABOR	EA	$125.00	$593.75
1.00	T1.	TRIP CHARGE	EA	$62.50	$62.50
				Item Total:	$656.25
				Total Amount Due:	**$656.25**

(* denotes repair item)
Invoice.rpt

Printed: 5/22/2014 4:14:08PM

received
5-23-14

5211907625
Equip. Maint.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 67
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Service Order

Number: 235046

Date: 5/23/2014

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462

Received: 5:13 pm on 5/23/2014

Account No. 738 ID: 757-242-6113
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk VA 23434 USA
Account Phone: (757) 539-5265
Bill Bailey
Contact Phone: (757) 539-5265

Opened: 12:15PM on 5/27/2014
Closed: 9:24AM on 6/20/2014
Logged Time: 3:30
Primary Rep: Nick Gabriel

Desc.: Forward POTS line for e911
System: Mitel 3300

Priority: Medium
Type: TC-SVC

Status: Closed
Payment: Check

Taken By: Gina H. Clark
Assigned To: Dave J. Willis

Work Requested: Forward POTS line 539-5265 to 514-3314.

All ring groups are already programmed, we just need to forward the number.

*** 06/10/2014 04:40 PM Email from Amy:
Gina,

Can I add a few more items for Dave while he is here on the 19th?

1. Troubleshoot a Bluetooth headset on Brenda Rivera's phone on 2nd Floor at Hillpoint 2. Static - we are continuing to experience static with internal extensions, between Windsor & Hillpoint extensions

Also, if he would have time that day as well, I would like to review with him all of the numbers available on the phone system to make sure that I have them all noted correctly.

Thanks,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

Work Performed: 05/27/2014 11:45 AM by Jarrett Casey : I found 539-5265 dead at the NID. I spoke will Bill Bailey. He contacted Verizon and they disconnected the number. Bill is working with Verizon to restore service. They have a analog phone onsite to connect at the NID to forward the number after service is restored.

06/19/2014 08:45 AM by Dave J. Willis : Verizon ported 23 numbers to the PRI and tested.
I paired the the headset on ext1444.

Record labor below	Hours	Record parts used below	Serial Number	Quantity

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 68
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462

Invoice

Number: **130047**
Date: 6/20/2014
Source: SO No. 235046

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113			Nick Gabriel		Net 10

05/27/2014 11:45 AM by Jarrett Casey : I found 539-5265 dead at the NID. I spoke will Bill Bailey. He contacted Verizon and they disconnected the number. Bill is working with Verizon to restore service. They have a analog phone onsite to connect at the NID to forward the number after service is restored.

06/19/2014 08:45 AM by Dave J. Willis : Verizon ported 23 numbers to the PRI and tested. I paired the the headset on ext1444.

Qty.	Item ID	Description	UOM	Ea. Price	Total
1.75	MLI	MITEL LABOR	EA	$125.00	$218.75
1.00	T1.	TRIP CHARGE	EA	$62.50	$62.50
				Item Total:	$281.25
				Total Amount Due:	**$281.25**

received 6-20-14

5211907025 Equip. Maint.

(* denotes repair item)

Invoice Details - 000128 | 80

Documents

BCS			
4540 Bonney Road, Suite D			
Virginia Beach	VA	23462	

Check #	
Inv Date	06/20/2014
Due Date	07/04/2014
Chk Date	

Clearing Acct	0134845701

Amount	281.25
Sales Tax	.00
Freight	.00
Net Amount	281.25
1099 Amount	.00
W/H Amount	.00

User ID	BRITTANYJ
Approver ID	BBAILEY
Status	Approved
Description	04 & 28 Mitel Labor
Invoice #	130047
Check Memo	Inv.#130047
PO #	

Direct Dep	NO	Use Tax	NO
ACH	NO	Prepaid	NO
Man Chk	NO	Fixed Asset	NO

G/L | Approval Process | History | Documents

...	Center/Branch	Account Number	Description	Trans. Amount
EDIT	04	52119070	04 & 28 Mitel Labor	140.63
EDIT	28	52119070	04 & 28 Mitel Labor	140.62

Changed descr.
+ branch

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 69
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

6/26/14 911 Testing Results

Location	# shown	address shown	Who Tested	Time Tested	
Windsor Branch	242-3150	50 E Windor Blvd, Windsor, VA	JoAnne Joyner	10:10	
Windsor Loan Dept	242-3150	50 E Windor Blvd, Windsor, VA	Melanie Gwaltney	10:15	
Smithfield	357-4777	1119 S. Church St. Smithfield, VA	Sandy Arnette	10:20	
Lakeside	242-6111	3100 Godwin Blvd, Suffolk, VA	Beth Hecker	10:40	
Hillpoint Branch	not verified	3100 Godwin Blvd, Suffolk, VA	Marsha Winslow	10:45	called in results
Hillpoint Operations	242-6111	3100 Godwin Blvd, Suffolk, VA	Damien Smith	11:05	
Harbour View	242-6111	3100 Godwin Blvd, Suffolk, VA	Renee Scott	10:55	
Courtland	242-6111	3100 Godwin Blvd, Suffolk, VA	Jill Darden	11:10	called in results

Amy Copeland

From: JoAnne Joyner <joanne.joyner@farmersbankva.com>
Sent: Thursday, June 26, 2014 10:12 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Test Results- Windsor Office

Per the dispatcher, the address displayed was

50 E Windsor Blvd
242-3150

JoAnne

Amy Copeland

From: Melanie Gwaltney <melanie.gwaltney@farmersbankva.com>
Sent: Thursday, June 26, 2014 10:34 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Test

The correct address of 50 East Windsor appeared and the # showed 242-3150. I had to dial 9 before 911 which I don't think I had to do in the past. Let me know if I can be of further assistance.

Melanie S. Gwaltney
Loan Operations Supervisor
Farmers Bank
50 E. Windsor Blvd.
Windsor, VA 23487
(757) 242-6111 ext. 1127
(757)242-3906 fax

Amy Copeland

From: Sandra Arnette <sandra.arnette@farmersbankva.com>
Sent: Thursday, June 26, 2014 10:24 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Call

I called 911, the address came up as: 1119 S. Church St. Smithfield, Va. 23430, the phone # 757-357-4777.

Thank You,

Sandy Arnette
Branch Manager
Farmers Bank
Smithfield Branch
1119 S. Church Street
P.O. Box 888
Smithfield, VA 23430
Phone: 757-357-4777 ext. 202
Cell: 757-636-9893
Fax: 757-357-0076
sandra.arnette@farmersbankva.com

Amy Copeland

From: Beth Hecker <beth.hecker@farmersbankva.com>
Sent: Thursday, June 26, 2014 10:46 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Test Lakeside

Address for Lakeside Branch 3100 Godwin Blvd

Phone 242-6111

Amy Copeland

From: Damien Smith <damien.smith@farmersbankva.com>
Sent: Thursday, June 26, 2014 11:05 AM
To: amy.copeland@farmersbankva.com
Subject: RE: Bank Wide 911 Test

Had to dial 9-911

3100 godwin

242-6111

-----Original Appointment-----
From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, June 24, 2014 10:32 AM
To: joanne.joyner@farmersbankva.com; melanie.gwaltney@farmersbankva.com; sandra.arnette@farmersbankva.com; beth.hecker@farmersbankva.com; damien.smith@farmersbankva.com; renee.scott@farmersbankva.com; jill.darden@farmersbankva.com; marsha.winslow@farmersbankva.com
Subject: Bank Wide 911 Test
When: Thursday, June 26, 2014 10:00 AM-11:30 AM (UTC-05:00) Eastern Time (US & Canada).
Where:
Importance: High

Please see the below schedule for the 911 testing.

Each person assigned to complete a test will need to

1. Dial 911 from a phone that does not have a direct number

2. Ask the dispatcher for the address and phone number displayed at the time of the call

3. Email the phone number and address given back to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please **DO NOT** hang up after dialing 911 for any reason!

10:00 – Amy Copeland notify Isle of Wight County Dispatch that 911 test calls will be performed from 3 different phones/locations

10:10 – JoAnne Joyner test Windsor Branch 1st floor

10:15 – Melanie test Windsor Branch 2nd floor

10:20 – Sandy test Smithfield

10:30 – Amy Copeland notify City of Suffolk Dispatch that 911 test calls will be performed from 4 different phones/locations

10:40 – Beth Hecker test Lakeside Branch

10:45 – Marsha test Hillpoint Branch 1st floor

10:50 – Damien test Hillpoint Branch 2nd floor

10:55 – Renee test Harbour View Branch

11:00 – Amy Copeland notify Southampton County Dispatch that a 911 test call will be performed from our Courtland Location

11:10 – Jill test Courtland Branch

Amy Copeland

From: Renee Scott <renee.scott@farmersbankva.com>
Sent: Thursday, June 26, 2014 11:02 AM
To: amy.copeland@farmersbankva.com
Subject: Alarm Test

The Harbour View Branch did the 911 testing at 10:55 and the address and phone number given to me was as follows.

3100 Godwin Blvd
Suffolk, VA
242-6111

Thank you,
Renee

Renee H. Scott
Branch Manager
Harbour View Branch
6255 College Drive, Suite L
Suffolk, VA 23435
757-242-6111 (Phone)
757-483-5672 (Fax)
757-556-6403 (Cell)
renee.scott@farmersbankva.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 70
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Kristy DeJarnette
To: "Piccirillo, Michael"
Cc: "Amy Copeland"; bill.bailey@farmersbankva.com.
Subject: RE: Porting of Additional numbers
Date: Wednesday, May 28, 2014 4:57:14 PM

Michael,

I just left you a voicemail requesting the courtesy of some sort of response regarding the issue below. Even if you do not have a solution to the problem, please show a little professionalism and respond in some manner so that we know you are attending to the issue. It is extremely frustrating, not to mention time consuming and costly for our IT Director, our CFO and our CEO to spend time calling your group just to receive an acknowledgment of some sort. As Amy mentioned below, these issues are causing security concerns and as a Bank this is unacceptable.

Thank you,
Kristy E. DeJarnette
Senior Vice President, CFO

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 71
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: "Piccirillo, Michael"; "Stemm, William (BILL)"
Cc: "Bill Bailey"
Subject: RE: 911 Display Info from Dispatch
Date: Monday, July 7, 2014 3:15:53 PM

Mike,

I know it's just Monday afternoon after a long weekend however I was wondering if you had any update regarding?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in reliance upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, July 03, 2014 9:34 AM
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Cc: Bill Bailey
Subject: RE: 911 Display Info from Dispatch

This is helpful. I am working with Bill Stemm on getting an updated design so we can place the order needed to fix the caller id. Unfortunately, in the VOIP world the Modified Calling Party form does not work. But the good news is, as soon as we get this done, it will be a better setup than the PRI's for what you do.

I think I have what I need to get started but will let you know if we need more info to complete this.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, July 02, 2014 10:00 AM
To: 'Piccirillo, Michael'; 'Stemm, William (BILL)'
Cc: 'Bill Bailey'
Subject: RE: 911 Display Info from Dispatch
Importance: High

Mike,

Our system is a spoked hub with centralized voicemail.

The main PBX is in Hillpoint where controller resides and there is a second controller in Windsor. User phones are VOIP phones off of either system.

Our phone vendor is on site now if you are able to talk on the phone to go into further detail.

As far as I understand, everything was correct to dispatch prior to the 5/22 port. Are you sure that another Modify Calling Party form for the Hillpoint/Godwin Circuit ID won't correct the problem?

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, June 26, 2014 4:38 PM
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Cc: 'Bill Bailey'
Subject: RE: 911 Display Info from Dispatch

If it has the correct address that you would want on each number it will be a start.

But if you could also tell us a bit about the VOIP phone system setup, I think we have the foundation in the new VOIP to make a more efficient setup for you.

I just don't really know the setup of the phone system, whether it is a hub and centralized voicemail or if it is a hub with spoke PBX locations or how it all works now.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, June 26, 2014 3:19 PM
To: Piccirillo, Michael; Stemm, William (BILL)
Cc: 'Bill Bailey'
Subject: RE: 911 Display Info from Dispatch

Mike,

I have a spreadsheet to show the numbers we have on each system/PRI. Will that work as far as a diagram?

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, June 26, 2014 12:35 PM
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Cc: Bill Bailey
Subject: RE: 911 Display Info from Dispatch

Amy,

Do you have a diagram of your phone system setup? I know we can get things setup properly but having a visual will help Bill and I get things all setup properly.

As for the wrong number showing, I think we released control of the outgoing caller ID to be determined on a per station setting, so that would be a phone system setting vs a phone line setting. But for the addresses associated with the different numbers, that is something I will have to fix for you.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions

Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, June 26, 2014 11:26 AM
To: Piccirillo, Michael; Stemm, William (BILL)
Cc: Bill Bailey
Subject: 911 Display Info from Dispatch

Mike,

I am unclear about "not at Godwin" however these are the numbers and address that either both the number and address are incorrect with 911 or just the number.

I believe we need to complete another Request to Modify Calling Party Number Form.

These numbers are located on the Godwin PRI that are **NOT** showing correct:
539-8833 is 1008 W. Washington St, Suffolk, VA 23434 (# and address showing incorrect)
539-5265 is 3100 Godwin Blvd, Suffolk, VA 23434 (# showing incorrect)
483-6255 and 923-7874 are 6255 College Dr, Ste L, Suffolk, VA 23435 (# and address showing incorrect)
923-7875 is 28319 Southampton Pkwy, Ste D, Courtland, VA 23837 (# and address showing incorrect)

These numbers **ARE** showing correctly to dispatch that were not ported on 5/22 and are located on the Windsor PRI:
242-3150 50 E. Windsor Blvd, Windsor, VA 23487
357-4777 1119 S. Church St, Smithfield, VA 23430

Please let me know if the information I have provided is unclear or if I am incorrect in my train of thought. Also, if we proceed with completing a Modify Calling Party Number Form, how soon with those changes take effect and testing with 911 be performed again.

Thanks for your help,

Amy Copeland
Executive Assistant/Project Manager
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 72
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: Brown, Robynne Mcmillan
Cc: Bill Bailey
Subject: Status update request
Date: Thursday, July 17, 2014 8:58:26 AM
Attachments: RE 911 Display Info from Dispatch (30.8 KB).msg
Importance: High

Robynne,

I am also wondering if you would be able to find out a status of an item that Michael Piccirillo is working on for us with Bill Stemm? After getting all of our porting complete, we are back to having the same 911 address/phone number problem that we were having last year. I know that he and Bill were out on vacation at the beginning of the month however this problem has existed since 5/22/14. As a bank I am sure you can understand the importance of our information to 911 dispatch being shown correctly.

I have sent Mike emails as well as left him voicemails with no update since 7/3/14. I understand that this could be a problem that he and Bill are trying to troubleshoot so all I am asking prior to the problem being resolved is a status update that I can pass along to those that are asking me.

Any insight as to when we can expect a solution would be great.

Please let me know if I need to provide any information that is needed in order to proceed forward with a permanent solution.

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Cc: Bill Bailey
Subject: RE: 911 Display Info from Dispatch
Date: Thursday, July 17, 2014 5:11:14 PM

Amy,

I am getting the order together to get the 911 fixed, I think there is a few pieces of approval from Verizon engineering that I need to place my order and I have sent Bill Stemm andemail to see if that is correct and to get his assistance.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, July 15, 2014 9:08 AM
To: Piccirillo, Michael; Stemm, William (BILL)
Cc: Bill Bailey
Subject: FW: 911 Display Info from Dispatch

Mike,

I was wondering if you had an update for us?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 73
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Stemm, William (BILL)
To: amy.copeland@farmersbankva.com; Piccirillo, Michael
Cc: "Bill Bailey"
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch
Date: Thursday, August 21, 2014 10:05:48 AM

Amy,

I have the design configurations that are needed and I am currently working with the Sr engineers on completing the overall design itself. We should have that to you shortly. What is taking a little extra time on the front end, will reduce any frustration with the implementation of the new multi-site configuration. I had to devise a way for this to be accomplished so that there would not be the need for additional equipment and to minimize the risk of any downtime.

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
ITIL® Foundation v3 Certified

(W) 813.775.7848
(F) 301.847.2662
bill.stemm@verizon.com

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, August 21, 2014 9:25 AM
To: Stemm, William (BILL); Piccirillo, Michael
Cc: 'Bill Bailey'
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Mr. Stemm,

Do you have an update for us today?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Stemm, William (BILL) [mailto:bill.stemm@verizon.com]
Sent: Thursday, August 14, 2014 9:20 AM
To: amy.copeland@farmersbankva.com; Piccirillo, Michael
Cc: Bill Bailey
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Amy,

I am so sorry. I see below your email dated 8/6 to me but I never received it.

1. I meant to have corrected that incorrect number of DID's at Courtland. It has been adjusted.
2. As far as I know, the only changes we are addressing will be those associated with your service associated with Suffolk/

Now that I know this diagram (with the corrected # of DID's for Courtland, is accepted as what your service needs to 'look' like, I will get with the Sr engineers to formulate a path to make this so.

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
ITIL® Foundation v3 Certified

(W) 813.775.7848
(F) 301.847.2662
bill.stemm@verizon.com

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Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, August 13, 2014 5:46 PM
To: Piccirillo, Michael; Stemm, William (BILL)
Cc: Bill Bailey
Subject: FW: New VoIP Diagram - 911 Display Info from Dispatch

Mr. Stemm,

Can you give us a status update regarding?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, August 06, 2014 10:39 AM
To: Piccirillo, Michael (mike.piccirillo@verizon.com); Stemm, William (BILL) (bill.stemm@verizon.com)
Cc: Bill Bailey (bill.bailey@farmersbankva.com)
Subject: FW: New VoIP Diagram - 911 Display Info from Dispatch

Bill Stemm,

Everything looks good on the diagram other than there are only 7 Native DID's for our Courtland location.

We do have a question though...are we not concerned about the Windsor circuit/system since they are showing correctly to dispatch?

Otherwise your diagram looks great.

Let us know what we can help with.

Thanks for your help,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 74
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Stemm, William (BILL)
To: amy.copeland@farmersbankva.com; Piccirillo, Michael
Cc: "Bill Bailey"
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch
Date: Tuesday, September 9, 2014 8:54:53 AM

Amy,

I had provided Mike with the new design and all the necessary information as to have the existing router re-configured for the new DID's. Mike will have to address any questions as to the actual order to make all this so as that is not something I have access to. I am not certain if he had replied to your email yet or not.

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
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(W) 813.775.7848
(F) 301.847.2662
bill.stemm@verizon.com

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, September 05, 2014 10:49 AM
To: Stemm, William (BILL); Piccirillo, Michael
Cc: 'Bill Bailey'
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Mr. Stemm,

Could you let us know of the status as of today? I just want to make sure that things are progressing.

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 75
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Cc: Bill Bailey
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch
Date: Tuesday, December 2, 2014 4:06:37 PM

I should have everything together by tomorrow to send to you.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, December 01, 2014 3:26 PM
To: Piccirillo, Michael; Stemm, William (BILL)
Cc: Bill Bailey
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Hi Mike,

Can you provide an update regarding?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, November 20, 2014 2:14 PM
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Amy,

I am reviewing the info I have about this right now.

The order is much more complicated than the form we used to get the PRI numbers done correctly. We will need to have an onsite technician do some work on the router and coordinate that with the switch in our systems to get the caller ID address information corrected.

I am checking my order info right now and will get back to you by tomorrow with the info.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, November 04, 2014 9:35 AM
To: Stemm, William (BILL); Piccirillo, Michael
Cc: 'Bill Bailey'
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Mr. Stemm,

Do you happen to know where we are with this? I have attempted contacting Mike regarding without success.

Any help is appreciated.

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Stemm, William (BILL) [mailto:bill.stemm@verizon.com]
Sent: Tuesday, September 09, 2014 8:50 AM
To: amy.copeland@farmersbankva.com; Piccirillo, Michael
Cc: 'Bill Bailey'
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Amy,

I had provided Mike with the new design and all the necessary information as to have the existing router re-configured for the new DID's. Mike will have to address any questions as to the actual order to make all this so as that is not something I have access to. I am not certain if he had replied to your email yet or not.

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
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(W) 813.775.7848
(F) 301.847.2662
bill.stemm@verizon.com

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Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, September 05, 2014 10:49 AM
To: Stemm, William (BILL); Piccirillo, Michael
Cc: 'Bill Bailey'
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch

Mr. Stemm,

Could you let us know of the status as of today? I just want to make sure that things are progressing.

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 76
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael
To: amy.copeland@farmersbankva.com; "Bill Bailey"
Cc: Stemm, William (BILL)
Subject: RE: Farmers Bank
Date: Monday, December 15, 2014 12:50:37 PM

I have submitted the order, they kicked it back to me for additional info which I am submitting. They should be contacting you after I provide them the extra info.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, December 15, 2014 11:30 AM
To: Piccirillo, Michael; 'Bill Bailey'
Cc: Stemm, William (BILL)
Subject: RE: Farmers Bank

Mike,

Can you give us a status update for this?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Friday, December 05, 2014 1:05 PM
To: amy.copeland@farmersbankva.com; Bill Bailey
Cc: Stemm, William (BILL)

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 77
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Monday, February 02, 2015 2:09 PM
To: amy.copeland@farmersbankva.com; Stemm, William (BILL)
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

The OM should be reaching to you, I see they have made some progress with the order.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, January 30, 2015 12:26 PM
To: Stemm, William (BILL); Piccirillo, Michael
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Mike,

Do we have a date for the work to occur so that I can schedule our phone vendor?

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Stemm, William (BILL) [mailto:bill.stemm@verizon.com]
Sent: Friday, January 30, 2015 10:48 AM
To: amy.copeland@farmersbankva.com; Piccirillo, Michael
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Amy,

While it might not be 100% necessary, I always recommend that a client have the phone vendor on site when anything VoIP related is being conducted, just in case.

Bill

Bill Stemm
Client Architect-Solutions Architect | Medium Business | Verizon
WIRELINE ENTERPRISE SOLUTIONS
ITIL® Foundation v3 Certified

(Office) 813.775.7848
(Fax) 301.847.2662
bill.stemm@verizon.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, January 29, 2015 1:51 PM
To: Piccirillo, Michael
Cc: Stemm, William (BILL)
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Mike/Bill,

What was the determination on if we will need the phone vendor on site?

Thanks!

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Tuesday, January 27, 2015 2:23 PM
To: amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL)
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Bill,

Will Farmers Bank need their phone vendor to do anything regarding the change?

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, January 27, 2015 2:14 PM
To: Piccirillo, Michael
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Mike,

Will we need our phone vendor on site for anything?

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Tuesday, January 27, 2015 9:15 AM
To: amy.copeland@farmersbankva.com
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

The OM has started the work, but had a few more questions for me and Bill. I will answer the OM today to see if they can proceed.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, January 26, 2015 12:00 PM

To: Piccirillo, Michael
Subject: FW: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow
Importance: High

Mike,

Please advise of the status of this. Is it okay for us to test the 911 numbers and addresses or is further work needed?

After emails between you and Claire, I was unsure of what needed to be done next.

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, January 20, 2015 9:39 AM
To: 'Piccirillo, Michael'
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Mike,

What is needed on my end at this point?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, January 15, 2015 9:20 AM
To: Apura, Claire Arlie (Clay); Marcos, John
Cc: CSM4Log; 'amy.copeland@farmersbankva.com'; Marcos, John; Pan, Glaiza (Zai); Asis, Xandre; Soriano, Angeli
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Onesource, as that info is more complete, the email does not contradict OS, but does not have the additional screened and Native info

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Apura, Claire Arlie (Clay)
Sent: Wednesday, January 14, 2015 9:24 PM
To: Marcos, John; Piccirillo, Michael
Cc: CSM4Log; 'amy.copeland@farmersbankva.com'; Marcos, John; Pan, Glaiza (Zai); Asis, Xandre; Soriano, Angeli
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Hi Michael,

Please verify which to follow among the 2 instructions, OneSource or the email that you have sent?

OneSource notes:

1. **Courtland site:** (BTN: 757-742-6204)

Add: 28319 Southampton Pkwy. Courtland VA 757-742-6204

Native TN (1):

757-346-3042

Screened TN:

757-346-3124

2. **Hilpoint site:** (BTN: 757-539-5265)

Add: 3100 Godwin Blvd, Suffolk, VA 23434

Native TN (1):

757-514-3491

Screened TN:

757-514-3492

3. **Lakeside site:** (BTN: 757-539-5097)

Add: 1008 W. Washington St, Suffolk, VA 23434

Native TN (1):

757-514-3495

Screened TN:

757-514-3496

4. **Harbour View site:** (BTN: 757-483-6255)

Add: 6255 College Dr. Suffolk VA 23435

Native TN (1):

757-292-4126

Screened TN:

757-292-4127

Or your email:

1. **Smithfield Branch**

1119 S. Church St, Smithfield, VA 23430

Main 757-357-4777

2. [redacted]

1008 W. Washington St, Suffolk, VA 23434

Main 757-539-5097

3. [redacted]

3100 Godwin Blvd, Suffolk, VA 23434

Main 757-539-5265

4. [redacted]

6255 College Dr, Suffolk, VA 23435

Main 757-483-6255

5. [redacted]

28319 Southampton Pkwy, Courtland, VA 23837

Main 757-742-6204

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

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Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439
Senior Manager	Leah Doren	leah.doren@one.verizon.com	1-877-288-0636 ext. 35331	303-5331

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services.
https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 78
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, February 11, 2015 12:01 PM
To: Piccirillo, Michael; IT Manager Bill Bailey
Cc: Stemm, William (BILL)
Subject: Re: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Mike,

Do we have an update on this? We actually had an issue this morning where police were dispatched to the wrong location.

Please advise.

Amy

Sent from my iPhone

On Feb 5, 2015, at 8:39 AM, Piccirillo, Michael <mike.piccirillo@verizon.com> wrote:

I am providing them some additional info now and arguing with the OM team because they are saying this change can cause downtime, which I have already informed them would be unacceptable.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, February 04, 2015 4:08 PM
To: Piccirillo, Michael; Stemm, William (BILL)
Subject: RE: Farmers Bank | OneSource: 337-14-111081.01 | Order Verification Email (OVE) | Please Verify Which of The 2 I Need To Follow

Mike,

I haven't been contacted. Should I wait another week?

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 79
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Dick Holland
To: "Piccirillo, Michael"; bill.bailey@farmersbankva.com; "Mcmillan, Robynne Ann"; "Apura, Claire Arlie (Clay)"
Cc: amy.copeland@farmersbankva.com; "Stemm, William (BILL)"; kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Verizon & 911 Issues
Date: Wednesday, February 18, 2015 2:18:27 PM

Is there a resolution anywhere in sight in 2015 or 2016. This is a security matter and I fail to see why it is not a priority with you all. Mike, if your supervisor is not expediting this, give me contact info for the next level.
Dick

From: Piccirillo, Michael [mailto:mike.picclrillo@verizon.com]
Sent: Wednesday, February 18, 2015 8:57 AM
To: bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; Apura, Claire Arlie (Clay)
Cc: amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; dick.holland@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Verizon & 911 issues

Including Claire the OM as Robynne is out today.

Last update was provisioning had made a change over the weekend that would allow for numbers to be associated with the different addresses. Claire, is it possible to complete the orders now?

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Bill Bailey [mailto:bill.bailey@farmersbankva.com]
Sent: Wednesday, February 18, 2015 8:42 AM
To: Mcmillan, Robynne Ann
Cc: amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; Piccirillo, Michael; dick.holland@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Verizon & 911 issues
Importance: High

Robynne,
Is there any update to the status on the 911 issue?

Thank you,

Bill Bailey
IT Manager, Vice President
Farmers Bank
3100 Godwin Blvd.
Suffolk, VA 23434
757-371-6696
Email
Twitter
LinkedIn
bbnetman.com

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From: Mcmillan, Robynne Ann [mailto:robynne.brown@verizon.com]
Sent: Friday, February 13, 2015 3:01 PM
To: Piccirillo, Michael; dick.holland@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com
Subject: RE: Verizon & 911 issues

I am escalating this immediately!

Robynne McMillan Brown
Managing Partner, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

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From: Piccirillo, Michael
Sent: Friday, February 13, 2015 2:50 PM
To: dick.holland@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; Mcmillan, Robynne Ann
Subject: RE: Verizon & 911 issues

The requests for this were placed by my team which are then routed to an order management team for processing. So that is the team I have been reaching to for updates. The issue and concern that has caused delays is downtime during the change. We are addressing those right now with that team to try and make this change happen ASAP.

I have copied my manager Robynne McMillan on this email. We definitely understand how critical it is to get this change done as quickly as possible.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Dick Holland [mailto:dick.holland@farmersbankva.com]
Sent: Friday, February 13, 2015 2:18 PM
To: kristy.dejarnette@farmersbankva.com; Piccirillo, Michael
Cc: bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com
Subject: RE: Verizon & 911 issues

Mike,
I fail to see why this process is this lengthy. I also fail to see why you have not been more responsive. Please supply with your supervisor's name and contact info.
Dick

From: Kristy DeJarnette [mailto:kristy.dejarnette@farmersbankva.com]
Sent: Friday, February 13, 2015 1:09 PM
To: 'Piccirillo, Michael'
Cc: dick.holland@farmersbankva.com; bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; 'Stemm, William (BILL)'; kelly.dewitt@farmersbankva.com
Subject: RE: Verizon & 911 issues

Hi Mike,

Morning has passed and we are still waiting on a follow up.

Please advise.

Thanks,
Kristy

From: Piccirillo, Michael [mailto:mike.piccirillo@verizon.com]
Sent: Thursday, February 12, 2015 5:30 PM
To: kristy.dejarnette@farmersbankva.com
Cc: dick.holland@farmersbankva.com; bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com
Subject: RE: Verizon & 911 issues

I apologize for the delay.

I am escalating with order management. We had some issues where they were thinking this change would cause some downtime, but I am letting them know we need to do this ASAP.

Will get a follow up in the morning.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

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From: Kristy DeJarnette [mailto:kristy.dejarnette@farmersbankva.com]
Sent: Thursday, February 12, 2015 2:22 PM

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 80
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

To: Piccirillo, Michael
Cc: dick.holland@farmersbankva.com; bill.bailey@farmersbankva.com; amy.copeland@farmersbankva.com; Stemm, William (BILL); kelly.dewitt@farmersbankva.com
Subject: RE: Verizon & 911 issues

Hi Mike,

I left you a voicemail this morning (as well as our CEO, Dick Holland) and I just tried to reach you again with no success. The issue Amy and Bill have contacted you on below is extremely important to us as it puts our employees and customers in danger. It also creates concern from our local law enforcement and security vendor. The fact that this has been an ongoing issue since January is unacceptable and I would think, embarrassing on your end. At this point, we would like some kind of timeframe as to when we should expect a resolution or at least some kind of meaningful response. I don't think that's too much to ask.

Please feel free to contact any of us here at the bank at 757-242-6111 or me, personally, by cell phone at 757-617-9829.

Thank you,
Kristy DeJarnette

Kristy E. DeJarnette
Senior Vice President, CFO
Farmers Bank
50 E. Windsor Blvd.
P.O. Box 285
Windsor, VA 23487
Phone: 757-242-6111
Fax: 757-242-4774
www.farmersbankva.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 81
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, February 27, 2015 1:43 PM
To: Apura, Claire Arlie (Clay); Picclrillo, Michael
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John; dick.holland@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Ready For Activation
Importance: High

Clay, Robynne, Mike & Bill Stemm,

We participated in the Migration this morning however after testing with 911 dispatch the information is coming up with the same results prior to today of incorrect numbers and addresses for the majority of our locations.

Is there a time period that we need wait for the changes to take affect otherwise what do we need to do from this point?

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 82
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

2/27/15 911 Testing

	Address	Phone #
Windsor 1st floor		
Windsor 2nd Floor	50 E Windsor Blvd	242-3150
Smithfield	1119 S. Church St	347-4777
Lakeside	3100 Godwin Blvd	242-6111
Hillpoint 1st floor	3100 Godwin Blvd	242-6111
Hillpoint 2nd floor		
Harbour View	3100 Godwin Blvd	242-6111
Courtland		

Amy Copeland

From: Melanie Gwaltney <melanie.gwaltney@farmersbankva.com>
Sent: Friday, February 27, 2015 11:09 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Testing

The address showing is 50 East Windsor Blvd and the # is 242-3150.

Melanie S. Gwaltney
Loan Operations Supervisor
Farmers Bank
50 E. Windsor Blvd.
Windsor, VA 23487
(757) 242-6111 ext. 1127
(757)242-3906 fax

Amy Copeland

From: Renee Scott <renee.scott@farmersbankva.com>
Sent: Friday, February 27, 2015 11:52 AM
To: amy.copeland@farmersbankva.com
Cc: nicole.savala@farmersbankva.com
Subject: RE: 911 testing for 2/27

I just called 911 for our morning alarm test. Below is the address and phone number they have on file when I called. I will do another test at 3:10.

Thank you,
Renee

1119 S. Church Street
Smithfield
757-357-4777

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, February 27, 2015 10:19 AM
To: joanne.joyner@farmersbankva.com; renee.scott@farmersbankva.com; beth.hecker@farmersbankva.com; marsha.winslow@farmersbankva.com; candace.delia@farmersbankva.com; FB - Chantal Roemer; melanie.gwaltney@farmersbankva.com
Cc: Bill Bailey; kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: 911 testing for 2/27
Importance: High

Managers: Please note the following schedule for testing 911 at your locations today, there will be a morning and afternoon test for each lcoation.

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. Email the phone number and address provided by dispatch to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please **DO NOT** hang up after dialing 911 for any reason!

	Morning	Afternoon
Windsor 1st floor:	11am	3pm
Windsor 2nd floor:	11:05am	3:05pm
Smithfield:	11:10am	3:10pm
Lakeside:	11:15am	3:15pm
Hillpoint 1st floor	11:20am	3:20pm
Hillpoint 2nd floor:	11:25am	3:25pm
Harbour View:	11:30am	3:30pm
Courtland:	11:35am	3:35pm

Below is an example that can be used:

"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address you see for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Marsha Winslow <marsha.winslow@farmersbankva.com>
Sent: Friday, February 27, 2015 11:27 AM
To: amy.copeland@farmersbankva.com
Subject: RE: 911 testing for 2/27

Address as 3100 Godwin Blvd but a telephone no. of 242-6111

Thank you,
Marsha Winslow
Branch Manager
Farmers Bank Hillpoint Branch
3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-3148 FAX: (757) 539-7020

marsha.winslow@farmersbankva.com

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, February 27, 2015 10:19 AM
To: joanne.joyner@farmersbankva.com; renee.scott@farmersbankva.com; beth.hecker@farmersbankva.com; marsha.winslow@farmersbankva.com; candace.delia@farmersbankva.com; FB - Chantal Roemer; melanie.gwaltney@farmersbankva.com
Cc: Bill Bailey; kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: 911 testing for 2/27
Importance: High

Managers: Please note the following schedule for testing 911 at your locations today, there will be a morning and afternoon test for each lcoation.

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. Email the phone number and address provided by dispatch to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please DO NOT hang up after dialing 911 for any reason!

	Morning	Afternoon
Windsor 1st floor:	11am	3pm
Windsor 2nd floor:	11:05am	3:05pm
Smithfield:	11:10am	3:10pm
Lakeside:	11:15am	3:15pm
Hillpoint 1st floor	11:20am	3:20pm

Hillpoint 2nd floor:	11:25am	3:25pm
Harbour View:	11:30am	3:30pm
Courtland:	11:35am	3:35pm

Below is an example that can be used:
"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address you see for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Susan Lee <susan.lee@farmersbankva.com>
Sent: Friday, February 27, 2015 11:33 AM
To: amy.copeland@farmersbankva.com
Cc: FB - Candace Delia
Subject: 911 information verified

Good morning,
Per the operator, the address is; 3100 Godwin Boulevard, phone # 757-242-6111

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 83
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: "Apura, Claire Arlie (Clay)"; "Piccirillo, Michael"
Cc: "Stemm, William (BILL)"; kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; "Marcos, John"; dick.holland@farmersbankva.com; "Mcmillan, Robynne Ann"; "CSM4Log"; "Palay, Jayson"; "Draper, James Ryan"
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation
Date: Monday, March 2, 2015 11:58:46 AM
Attachments: image001.png
image002.png
image003.png
Importance: High

Clay & Michael,

We have performed another bank wide 911 test this morning with the same incorrect results. It has been 72 hours since the migration has occurred.

Do we need to wait longer for the changes to take affect?

Please advise.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Friday, February 27, 2015 2:35 PM
To: Piccirillo, Michael; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John; dick.holland@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Palay, Jayson; Draper, James Ryan
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation

Hi Michael and Amy,

According to our activations engineer, yes this will take at least 24 hours.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: **1-877-288-0636** ext. **35501** | VNET: **303-5501**

Visit us at **verizon.com/enterprise**
Click here to **Manage Your Account Online**

Twitter | **Facebook** | **YouTube** | **LinkedIn**

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439
Senior Manager	Leah Doren	leah.doren@one.verizon.com	1-877-288-0636 ext. 35331	303-5331

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services.
https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

---

From: Piccirillo, Michael
Sent: Friday, February 27, 2015 2:31 PM
To: amy.copeland@farmersbankva.com; Apura, Claire Arlie (Clay)
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John; dick.holland@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Ready For Activation

Claire,

Are you able to answer that?

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 84
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

3/2/15 Testing

	Address	Phone #
Windsor 1st floor	50 E. Windsor Blvd	242-3150
Windsor 2nd Floor	50 E. Windsor Blvd	242-3150
Smithfield	1119 S. Church St	357-4777
Lakeside	3100 Godwin Blvd	242-6111
Hillpoint 1st floor		
Hillpoint 2nd floor		
Harbour View	3100 Godwin Blvd	242-6111
Courtland	3100 Godwin Blvd	242-6111

Amy Copeland

From: Ashley Smith <ashley.smith@farmersbankva.com>
Sent: Monday, March 02, 2015 11:04 AM
To: amy.copeland@farmersbankva.com
Cc: joanne.joyner@farmersbankva.com
Subject: 911 Call

Good Morning,
I just call 911 for the test call for Windsor 1st floor.
Our address:
50 E Windsor Blvd
Windsor VA 23487

Phone Number:
757-242-31540

Thank you!

Ashley Smith
CRS/Teller

FARMERS BANK

50 E Windsor Blvd
Windsor, Va 23487
(757) 242-6111 Ext 1102
(757) 242-4774 *Fax*
ashley.smith@farmersbankva.com

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Amy Copeland

From: Melanie Gwaltney <melanie.gwaltney@farmersbankva.com>
Sent: Monday, March 02, 2015 11:12 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Testing

Testing completed on the 2nd floor. Dispatch shows 242-3150 and 50 E. Windsor Blvd D. Please let me know if I can be of further assistance.

Melanie S. Gwaltney
Loan Operations Supervisor
Farmers Bank
50 E. Windsor Blvd.
Windsor, VA 23487
(757) 242-6111 ext. 1127
(757)242-3906 fax

Amy Copeland

From: Renee Scott <renee.scott@farmersbankva.com>
Sent: Monday, March 02, 2015 11:40 AM
To: amy.copeland@farmersbankva.com
Cc: nicole.savala@farmersbankva.com
Subject: RE: ***911 testing for 3/2/15***

The Smithfield Branch tested the 911 system. Below is the information received.

757-357-4777
1119 S. Church Street
Smithfield

Thank you and have a good week,

Renee

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, March 02, 2015 9:06 AM
To: joanne.joyner@farmersbankva.com; 'Amy Vann '; renee.scott@farmersbankva.com; nicole.savala@farmersbankva.com; beth.hecker@farmersbankva.com; glynda.lawrence@farmersbankva.com; marsha.winslow@farmersbankva.com; phyllis.brogdon@farmersbankva.com; candace.delia@farmersbankva.com; susan.lee@farmersbankva.com; jill.darden@farmersbankva.com; FB - Chantal Roemer; melanie.gwaltney@farmersbankva.com
Cc: kelly.dewitt@farmersbankva.com; Bill Bailey; kristy.dejarnette@farmersbankva.com
Subject: ***911 testing for 3/2/15***
Importance: High

Secondary Test of 911 confirming addresses & phone numbers provided.

Managers: Please note the following schedule for testing 911 at your locations again today.

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. ***Email*** the phone number and address provided by dispatch to Amy Copeland (an email is preferred for documentation purposes)

**If you have any questions, please contact Amy Copeland

****Please **DO NOT** hang up after dialing 911 for any reason!

Windsor 1st floor:	11am
Windsor 2nd floor:	11:05am
Smithfield:	11:10am
Lakeside:	11:15am
Hillpoint 1st floor	11:20am
Hillpoint 2nd floor:	11:25am
Harbour View:	11:30am

Courtland:	11:35am

Below is an example that can be used:
"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address shown for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Jill Darden <jill.darden@farmersbankva.com>
Sent: Monday, March 02, 2015 11:45 AM
To: amy.copeland@farmersbankva.com
Subject: 911 test

3100 Godwin Blvd
242-6111

Jill Darden
Farmers Bank
Courtland Branch
28319 Southampton Pkwy Suite D
Courtland, VA 23837
Main (757)742-6204
Fax (757)742-6207

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Amy Copeland

From: Susan Lee <susan.lee@farmersbankva.com>
Sent: Monday, March 02, 2015 11:59 AM
To: amy.copeland@farmersbankva.com
Cc: FB - Candace Delia
Subject: 911

Called 911, the address they are showing is 3100 Godwin Boulevard and Phone #757-242-6111

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 85
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Kristy DeJarnette [mailto:kristy.dejarnette@farmersbankva.com]
Sent: Wednesday, March 04, 2015 9:58 AM
To: Apura, Claire Arlie (Clay); dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Marcos, John; Marcos, John; Palay, Jayson; Draper, James Ryan; David, John Paul; Piccirillo, Michael
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911

Has there been any response on this? The below email provides no real value except to reiterate that the whole process was unsuccessful.

From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Tuesday, March 03, 2015 12:05 PM
To: 'dick.holland@farmersbankva.com'; kristy.dejarnette@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Marcos, John; Marcos, John; Palay, Jayson; Draper, James Ryan; David, John Paul; Piccirillo, Michael
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911
Importance: High

*** Looping in **Activation Engineers**

Hi Everyone,

We apologize for the inconvenience about the **Suffolk VA** (hub site) activation last Friday. It was tagged completed on our end by the activation engineer but as you have mentioned, you still have **issues with your 911**. I have added the AEs who can help us out with regard to this.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: **1-877-288-0636** ext. **35501** | VNET: **303-5501**

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Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439
Senior Manager	Leah Doren	leah.doren@one.verizon.com	1-877-288-0636 ext. 35331	303-5331

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services.
https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

---

From: Marcos, John
Sent: Tuesday, March 03, 2015 10:30 AM
To: 'dick.holland@farmersbankva.com'; kristy.dejarnette@farmersbankva.com; amy.copeland@farmersbankva.com; Apura, Claire Arlie (Clay); Piccirillo, Michael
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation

All,

Clay and I will review the issue and work with our downstream team for possible resolution.

Please expect an update no later than 1 PM EST.

Regards,

John Erick Marcos
Supervisor | Service Implementation | **Verizon Enterprise Solutions**
Tel:877-288-0636 ext 39507

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

Escalation Level	Name	Email	Phone Number
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext.35439
Senior Manager	Leah Doren	leah.doren@one.verizon.com	1-877-288-0636 ext 35331

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https://www.verizonenterprise.com/Support/customerreadiness/

The standard business hours for our Order Management Center is 8am – 5pm EST, Mondays through Fridays. If you have an emergency related to a pending order outside of these hours, please call 1-800-291-5533.

From: Dick Holland [mailto:dick.holland@farmersbankva.com]
Sent: Tuesday, March 03, 2015 10:15 AM
To: kristy.dejarnette@farmersbankva.com; amy.copeland@farmersbankva.com; Apura, Claire Arlie (Clay); Piccirillo, Michael
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John; Mcmillan, Robynne Ann; CSM4Log; Palay, Jayson; Draper, James Ryan
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation

I concur with Kristy. You people are the professionals. We are getting frustrated, angry, and losing confidence in you. Any idea now when it will be right?

From: Kristy DeJarnette [mailto:kristy.dejarnette@farmersbankva.com]
Sent: Tuesday, March 03, 2015 9:42 AM
To: amy.copeland@farmersbankva.com; 'Apura, Claire Arlie (Clay)'; 'Piccirillo, Michael'
Cc: 'Stemm, William (BILL)'; kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; 'Marcos, John'; dick.holland@farmersbankva.com; 'Mcmillan, Robynne Ann'; 'CSM4Log'; 'Palay, Jayson'; 'Draper, James Ryan'
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation

We need some kind of response on this issue today. This is becoming increasingly frustrating and disappointing. We had downtime on our phone lines with no results.

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, March 02, 2015 11:59 AM
To: 'Apura, Claire Arlie (Clay)'; 'Piccirillo, Michael'
Cc: 'Stemm, William (BILL)'; kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; 'Marcos, John'; dick.holland@farmersbankva.com; 'Mcmillan, Robynne Ann'; 'CSM4Log'; 'Palay, Jayson'; 'Draper, James Ryan'
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation
Importance: High

Clay & Michael,

We have performed another bank wide 911 test this morning with the same incorrect results. It has been 72 hours since the migration has occurred.

Do we need to wait longer for the changes to take affect?

Please advise.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Friday, February 27, 2015 2:35 PM
To: Piccirillo, Michael; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John;

dick.holland@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Palay, Jayson; Draper, James Ryan
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Done With Activation

Hi Michael and Amy,

According to our activations engineer, yes this will take at least 24 hours.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: **1-877-288-0636** ext. **35501** | VNET: **303-5501**

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Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439
Senior Manager	Leah Doren	leah.doren@one.verizon.com	1-877-288-0636 ext. 35331	303-5331

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https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

From: Piccirillo, Michael
Sent: Friday, February 27, 2015 2:31 PM
To: amy.copeland@farmersbankva.com; Apura, Claire Arlie (Clay)
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John; dick.holland@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Ready For Activation

Claire,

Are you able to answer that?

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Friday, February 27, 2015 1:43 PM
To: Apura, Claire Arlie (Clay); Piccirillo, Michael
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; kristy.dejarnette@farmersbankva.com; bill.bailey@farmersbankva.com; Marcos, John; dick.holland@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log
Subject: RE: Farmers Bank - SUffolk VA | VoIP TIN: 8218174 | Ready For Activation
Importance: High

Clay, Robynne, Mike & Bill Stemm,

We participated in the Migration this morning however after testing with 911 dispatch the information is coming up with the same results prior to today of incorrect numbers and addresses for the majority of our locations.

Is there a time period that we need wait for the changes to take affect otherwise what do we need to do from this point?

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 86
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: "Apura, Claire Arlie (Clay)"; kristy.dejarnette@farmersbankva.com
Cc: "Stemm, William (BILL)"; kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; "CSM4Log"; "Marcos, John"; "Draper, James Ryan"; "David, John Paul"; "Piccirillo, Michael"; "Mcmillan, Robynne Ann"; "Palay, Jayson"; dick.holland@farmersbankva.com; djwillis@bcsvoicedata.com
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911
Date: Wednesday, March 4, 2015 1:13:04 PM
Attachments: image006.png
image007.png
image008.png

Clay,

This information was provided to Verizon in June of 2014. We are able to dial out to 911 fine. Our issue is that the information that 911 dispatch sees for 4 of our locations is incorrect in some fashion.

We have 4 of our locations that operate off one circuit located at the Suffolk location (3100 Godwin Blvd). Detailed information was provided to Bill Stemm at that time created a new design to "have the existing router re-configured". From that point Bill Stemm passed the info to Mike Piccirillo to create the order. We were then informed that the router work would have to be outsourced to Verizon Teleproducts. You were the next person we heard from on what is included in this email chain.

Our issue is every location on this circuit shows the following when 911 is dialed:
3100 Godwin Blvd, Suffolk, VA 757-242-6111

Obviously all 4 of these physical locations cannot be the same address a phone number. This is a **HUGE** security issue which doesn't seem to be much concern especially since we have to keep re-explaining the problem.

I would presume that the best place to start would be to review the configuration that Bill Stemm created and see what has/hasn't be completed or possibly executed incorrectly and then go from there.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Wednesday, March 04, 2015 12:08 PM
To: kristy.dejarnette@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; CSM4Log; Marcos, John; Draper, James Ryan; David, John Paul; Piccirillo, Michael; Mcmillan, Robynne Ann; Palay, Jayson; dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911

Hi Kristy,

I have just called you at 757-242-6111 and left a voicemail. We would just like to inform you that what happened last Friday was just for **Activation** or testing of your native (new numbers) provided. **Migration** was not yet set-up for this site because we need to have a successful Activation first before we can request for a Migration. The **911 issue** that you have mentioned normally happens in Migration or Porting but not in Activation.

Now we would just like to clarify on what was the specific problem with the 911?

1. **Are you having problem contacting 911?** Or
2. **When you contact 911, there's a different address associated to that hub/main site?**

Address: Suffolk site **(3100 Godwin Blvd, Suffolk, VA 23434)**

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: **1-877-288-0636** ext. **35501** | VNET: **303-5501**

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Twitter | Facebook | YouTube | LinkedIn

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Senior Manager	Leah Doren	leah.doren@one.verizon.com	1-877-288-0636 ext. 35331	303-5331

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services.
https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

From: Mcmillan, Robynne Ann
Sent: Wednesday, March 04, 2015 11:34 AM
To: kristy.dejarnette@farmersbankva.com; Palay, Jayson; Apura, Claire Arlie (Clay); dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; CSM4Log; Marcos, John; Draper, James Ryan; David, John Paul; Piccirillo, Michael
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911

Hi Kristy,
To lend some insight,. Clay is responsible for providing all of your updates to you on what is happening. I have added his management to this email as well. He reports up to John Marcos who reports to Ercel who I have also added.
Clay, can you please let Kristy and team know whats going on here with timelines and next steps, please?
Thanks,
Robynne

Robynne McMillan Brown
Managing Partner, Medium Business| Verizon Enterprise Solutions
Tel: 703-886-5944 | Mob: 703-268-6317
22001 Loudoun County Parkway, Ashburn VA 20147

Verizon technology is reshaping business and enriching lives.
Visit verizon.com/mediumbusiness

From: Kristy DeJarnette [mailto:kristy.dejarnette@farmersbankva.com]
Sent: Wednesday, March 04, 2015 11:30 AM
To: Palay, Jayson; Apura, Claire Arlie (Clay); dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Marcos, John; Draper, James Ryan; David, John Paul; Piccirillo, Michael
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911

This is completely absurd. There are nine people from Verizon on this email and not one person has been able to even explain correctly what is happening, much less correct the issue. Why were we told to do the testing after 24 hours knowing all the necessary steps had not been completed?

From: Palay, Jayson [mailto:jayson.palay@verizon.com]
Sent: Wednesday, March 04, 2015 11:08 AM
To: 'kristy.dejarnette@farmersbankva.com'; Apura, Claire Arlie (Clay); dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Marcos, John; Draper, James Ryan; David, John Paul; Piccirillo, Michael
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911

All,

The activity last Friday (Feb. 27, 2015) was to activate the New Location (SUFFOLK HUB) for Suffolk VA. We didn't do any migration for this site, also we found out that the Physical Address for New Location (SUFFOLK HUB) was same with the Old Location(Suffolk VA). What would be the correct Physical address for New Location(SUFFOLK HUB)?

Claire,

Please place migration order for this customer.

Thanks,

Jayson Palay
Activation Engineer, VoIP Implementations | **Verizon Enterprise Solutions**

From: Kristy DeJarnette [mailto:kristy.dejarnette@farmersbankva.com]
Sent: Wednesday, March 04, 2015 9:58 AM
To: Apura, Claire Arlie (Clay); dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Marcos, John; Marcos, John; Palay, Jayson; Draper, James Ryan; David, John Paul; Piccirillo, Michael
Subject: RE: ESCALATION | Farmers Bank - Suffolk VA | VoIP TIN: 8218174 | Issues With 911

Has there been any response on this? The below email provides no real value except to reiterate that the whole process was unsuccessful.

From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Tuesday, March 03, 2015 12:05 PM
To: 'dick.holland@farmersbankva.com'; kristy.dejarnette@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; Mcmillan, Robynne Ann; CSM4Log; Marcos, John; Marcos,

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 87
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Melanie Gwaltney <melanie.gwaltney@farmersbankva.com>
Sent: Wednesday, March 25, 2015 11:08 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Test

The address is 50 East Windsor Blvd and the # is 242-3150. Thanks.

Melanie S. Gwaltney
Loan Operations Supervisor
Farmers Bank
50 E. Windsor Blvd.
Windsor, VA 23487
(757) 242-6111 ext. 1127
(757)242-3906 fax

Amy Copeland

From: Amy Vann <amy.vann@farmersbankva.com>
Sent: Wednesday, March 25, 2015 11:12 AM
To: amy.copeland@farmersbankva.com
Subject: 911 testing for Windsor 1st floor

Amy,
I have called and the information they have is 50 E Windsor Blvd Windsor VA 23487 and the phone number is 757-242-3150.

Thanks

Amy

Assistant Branch Manager
Windsor Office
amy.vann@farmersbankva.com
Ph. 757-242-6111 ext. 1103
Direct Number 757-242-3150
Fax 757-242-4774

Amy Copeland

From: Beth Hecker <beth.hecker@farmersbankva.com>
Sent: Wednesday, March 25, 2015 11:16 AM
To: amy.copeland@farmersbankva.com
Subject: RE: 911 Testing for 3/25

3100 Godwin Blvd
242-6111 from Lakeside

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, March 25, 2015 10:15 AM
To: joanne.joyner@farmersbankva.com; melanie.gwaltney@farmersbankva.com; renee.scott@farmersbankva.com; beth.hecker@farmersbankva.com; marsha.winslow@farmersbankva.com; candace.delia@farmersbankva.com; FB - Chantal Roemer
Cc: kathy.bryant@farmersbankva.com; Bill Bailey; kelly.dewitt@farmersbankva.com
Subject: 911 Testing for 3/25
Importance: High

Managers: Please note the following schedule for testing 911 at your locations today.

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. Email the phone number and address provided by dispatch to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please **DO NOT** hang up after dialing 911 for any reason!

	Morning
Windsor 1st floor:	11am
Windsor 2nd floor:	11:05am
Smithfield:	11:10am
Lakeside:	11:15am
Hillpoint 1st floor	11:20am
Hillpoint 2nd floor:	11:25am
Harbour View:	11:30am
Courtland:	11:35am

Below is an example that can be used:
"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address you see for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434

(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Marsha Winslow <marsha.winslow@farmersbankva.com>
Sent: Wednesday, March 25, 2015 11:34 AM
To: amy.copeland@farmersbankva.com
Subject: RE: 911 Testing for 3/25

Address:
3100 Godwin Blvd.
Phone:
242-6111

Thank you,
Marsha Winslow
Branch Manager
Farmers Bank Hillpoint Branch
3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-3148 FAX: (757) 539-7020

marsha.winslow@farmersbankva.com

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, March 25, 2015 10:15 AM
To: joanne.joyner@farmersbankva.com; melanie.gwaltney@farmersbankva.com; renee.scott@farmersbankva.com; beth.hecker@farmersbankva.com; marsha.winslow@farmersbankva.com; candace.delia@farmersbankva.com; FB - Chantal Roemer
Cc: kathy.bryant@farmersbankva.com; Bill Bailey; kelly.dewitt@farmersbankva.com
Subject: 911 Testing for 3/25
Importance: High

Managers: Please note the following schedule for testing 911 at your locations today.

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. Email the phone number and address provided by dispatch to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please DO NOT hang up after dialing 911 for any reason!

	Morning
Windsor 1st floor:	11am
Windsor 2nd floor:	11:05am
Smithfield:	11:10am
Lakeside:	11:15am

Hillpoint 1st floor	11:20am
Hillpoint 2nd floor:	11:25am
Harbour View:	11:30am
Courtland:	11:35am

Below is an example that can be used:
"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address you see for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Susan Lee <susan.lee@farmersbankva.com>
Sent: Wednesday, March 25, 2015 12:02 PM
To: amy.copeland@farmersbankva.com
Subject: RE: Update - FW: ***Attention - Phone Maintenance Scheduled for 3/25***

Hello,
Called 911 phone # 757-242-6111 and address 3100 Godwin blvd.

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Wednesday, March 25, 2015 9:50 AM
To: fb_all@farmersbankva.com
Subject: Update - FW: ***Attention - Phone Maintenance Scheduled for 3/25***

All work scheduled for today should now be complete for the phone system.

Please contact phonehelp@farmersbankva.com if you notice any disruption in service.

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, March 24, 2015 9:30 AM
To: fb_all@farmersbankva.com
Subject: ***Attention - Phone Maintenance Scheduled for 3/25***

Attention

On Wednesday, March 25th at 9am maintenance to the Phone System will occur.

For approximately one hour the phones MAY BE DOWN/UNAVAILABLE. Please plan accordingly and have your cell phone available for use.

We apologize in advance for this inconvenience.

Branch Managers, please be prepared to test phones in your branch to 911 dispatch later on the day on Wednesday as well.

If you have any questions or concerns please email, phonehelp@farmersbankva.com

Thank you,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 88
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Sent: Wednesday, April 29, 2015 11:03 AM
To: 'amy.copeland@farmersbankva.com'; Piccirillo, Michael; Stemm, William (BILL)
Cc: Marcos, John; CSM4Log; 'kelly.dewitt@farmersbankva.com'; 'bill.bailey@farmersbankva.com'; 'djwillis@bcsvoicedata.com'; 'kristy.dejarnette@farmersbankva.com'; 'dick.holland@farmersbankva.com'; Pan, Marlin (Mar)
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Hi Amy,
Based on our phone conversation with Kelly, here's the information you need:

For any VoIP related concern or just in case you might experience any type of outage or need immediate assistance, please contact our Verizon Business 24-hour VoIP Communication Triage Customer Service Center at **(877) 777-7176.**

Please reference these as your customer number per site:

Customer Number	Site	TIN
6000083824 x26	Suffolk VA (Hub Site)	MACD TIN: 8294310
6000083853 x26	Courtland (Spoke Site)	TIN: 8222322
6000083851 x26	Lakeside (Spoke Site)	TIN: 8222329
6000083852 x26	Harbour View (Spoke Site)	TIN: 8222352

Hi Michael and Bill,
We were done with the Activation for the remaining 3 sites yesterday Apr. 28th, now may concern is do we still need to Port or Migrate some numbers for these 3 sites? I remember when I asked Michael of this during OVC before, he said that he will just inform me of that information once were ready to port. Amy said that she is not aware of what those numbers would be or if there's still a need to port. Their main focus right now is to correct the address in 911 which will take effect within 24-48 hrs after Activation, so maximum would be until tomorrow.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

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Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Senior Team Lead	John Paul David	john.david@one.verizon.com	1-866-219-9066 ext. 38475	303-8475
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. **https://www.verizonenterprise.com/support/customerreadiness/**

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From: Apura, Claire Arlie (Clay)
Sent: Tuesday, April 28, 2015 6:05 PM
To: amy.copeland@farmersbankva.com
Cc: Piccirillo, Michael; Marcos, John; CSM4Log; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com; 'dick.holland@farmersbankva.com'; Pan, Marlin (Mar)
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Hi Amy,

The process would be like this:

1. Have the **HUB** (Suffolk VA) **Activation**
2. Process the **Migration** for **HUB**
3. Once successful that's the time we can process the **Activation** of the **3 spoke sites:**
   Courtland
   Lakeside
   Harbour View
4. If there will be no **Porting / Migration** request for the **3 spoke sites**, then the order is complete but if there will be this request it, then the Porting / Migration should be the last stage. (We will need a Phone Vendor on-site to do the cross-connect for Porting).

With regard to the 911, normally the update part on their end will take within 24-48 hours after the Activation.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

Visit us at **verizon.com/enterprise**
Click here to **Manage Your Account Online**

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Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Senior Team Lead	John Paul David	john.david@one.verizon.com	1-866-239-9066 ext. 38475	303-8475
Manager	Ercel Allnsangan	ercel.allnsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. **https://www.verizonenterprise.com/support/customerreadiness/**

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

From: Dick Holland [mailto:dick.holland@farmersbankva.com]
Sent: Tuesday, April 28, 2015 5:48 PM
To: amy.copeland@farmersbankva.com; Apura, Claire Arlie (Clay)
Cc: Piccirillo, Michael; Marcos, John; CSM4Log; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Amy,
It seems this is taking an inordinate amount of time. In fact it seems we have been dealing with this now for months, all the while having exposure in areas of security. Do I need to get involved in this?
Dick

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, April 28, 2015 5:43 PM
To: 'Apura, Claire Arlie (Clay)'
Cc: 'Piccirillo, Michael'; 'Marcos, John'; 'CSM4Log'; 'Stemm, William (BILL)'; kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; dick.holland@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Claire,

We will need to discuss this live. I believe this information was either already provided myself or Bill Stemm.

Finally, unless our CESID numbers are showing correctly to 911 dispatch then this order is not complete hence the reason for all of this work to begin with. The gentleman we worked with on the phone today mentioned that the work done today was not the final phase. Is that incorrect?

Let me know of a good time for me to call.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Tuesday, April 28, 2015 4:25 PM
To: 'amy.copeland@farmersbankva.com'
Cc: Piccirillo, Michael; Marcos, John; CSM4Log; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; dick.holland@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Hi Amy,

Porting or Migration numbers meaning existing numbers that you have for each 3 sites that you wanted to transfer to VoIP Verizon Business.
For example the one in the HUB site Suffolk VA, the one that we had the Migration last Mar. 25th, you have requested 85 TNs to Migrate (see below):
But if you don't want to Port/Migrate any TNs, then meaning we're done for this Farmers Bank order.

1. Migration AM: 15546118
   Migration #s (22):
   757-242-3012
   757-242-3059 to 3060 (2)
   757-242-3080
   757-242-3102
   757-242-3104
   757-242-3108
   757-242-3124
   757-242-3130
   757-242-3147 to 3148 (2)
   757-242-3151
   757-242-3169
   757-242-3199
   757-242-3215
   757-242-3608
   757-242-3819
   757-242-4360
   757-242-6111
   757-242-9183
   757-242-9312
   757-242-9586

2. Migration AM: 15546120
Migration #s (23):
757-539-5265
757-539-8833
757-923-7378
757-923-7870 to 7889 (20)

3. Migration AM: 15546338
Migration #s (40):
757-514-3310 to 757-514-3394 (40)

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

Visit us at **verizon.com/enterprise**
Click here to **Manage Your Account Online**

Twitter | Facebook | YouTube | LinkedIn

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Senior Team Lead	John Paul David	john.davidf@one.verizon.com	1-866-219-9066 ext. 38475	303-8475
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. **https://www.verizonenterprise.com/support/customerreadiness/**

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Tuesday, April 28, 2015 4:19 PM
To: Apura, Claire Arlie (Clay)
Cc: Piccirillo, Michael; Marcos, John; CSM4Log; Stemm, William (BILL); kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; dick.holland@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Claire,

Please clarify what porting numbers you need.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Tuesday, April 28, 2015 4:15 PM
To: 'amy.copeland@farmersbankva.com'
Cc: Piccirillo, Michael; Marcos, John; CSM4Log; Stemm, William (BILL); 'kelly.dewitt@farmersbankva.com'; 'bill.bailey@farmersbankva.com'; 'dick.holland@farmersbankva.com'; 'djwillis@bcsvoicedata.com'; 'kristy.dejarnette@farmersbankva.com'
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Hi Amy,

Activation for these 3 sites this morning was successful; please provide us the Porting numbers requested for each sites so we can request it downstream.

8222322	Courtland
8222329	Lakeside (Washington St.)
8222352	Harbour View (College Dr.)

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

Visit us at **verizon.com/enterprise**
Click here to **Manage Your Account Online**

Twitter | Facebook | YouTube | LinkedIn

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Senior Team Lead	John Paul David	john.davidf@one.verizon.com	1-866-219-9066 ext. 38475	303-8475
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. **https://www.verizonenterprise.com/support/customerreadiness/**

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our

Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

-----Original Appointment-----
From: Apura, Claire Arlie (Clay)
Sent: Thursday, April 23, 2015 5:57 PM
To: 'amy.copeland@farmersbankva.com'; Piccirillo, Michael; Marcos, John; CSM4Log; Stemm, William (BILL); 'kelly.dewitt@farmersbankva.com'; 'bill.bailey@farmersbankva.com'; 'dick.holland@farmersbankva.com'; 'djwillis@bcsvoicedata.com'; 'kristy.dejarnette@farmersbankva.com'
Subject: Install Scheduler Request - VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Farmers Bank | 3 Sites | Activation
When: Tuesday, April 28, 2015 9:00 AM-10:00 AM (UTC-05:00) Eastern Time (US & Canada).
Where: Conference Bridge: 877-953-8413, Conference Passcode: 9378506
Importance: High

Hi Amy,

Your Router Activation has been scheduled.

Please dial into the audio bridge below on the day of Activation.

April 28th, 2015 (Tuesday)

On this date and time we will only activate the router and test the voice and data.

CONFERENCE BRIDGE DETAILS:

Date:	04/28/2015
Time:	09:00 AM EST
Toll free:	877-953-8413
Pass code:	9378506

Please don't forget to have a Phone Vendor on-site to do the voice testing.
Please don't hesitate to contact me for any inquiries / concerns regarding this order.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: **1-877-288-0636** ext. **35501** | VNET: **303-5501**

Visit us at verizon.com/enterprise
Click here to **Manage Your Account Online**

Twitter | Facebook | YouTube | LinkedIn

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Senior Team Lead	John Paul David	john.david@one.verizon.com	1-866-219-9066 ext. 38475	303-8475
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 89
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Melanie Gwaltney <melanie.gwaltney@farmersbankva.com>
Sent: Thursday, April 30, 2015 10:13 AM
To: amy.copeland@farmersbankva.com
Subject: 911 Test

The address is 50 East Windsor Blvd. and the number is 242-3150.

Melanie S. Gwaltney
Loan Operations Supervisor
Farmers Bank
50 E. Windsor Blvd.
Windsor, VA 23487
(757) 242-6111 ext. 1127
(757)242-3906 fax

Amy Copeland

From: Laura Jones <laura.jones@farmersbankva.com>
Sent: Thursday, April 30, 2015 12:17 PM
To: amy.copeland@farmersbankva.com
Subject: RE: ***911 Testing for All Branch Locations TODAY***

Hey Amy,

I did the call for Hillpoint Upstairs. The number displayed was: 539-5265 and the address was for 3100 Godwin Blvd.

Thanks,

Laura

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, April 30, 2015 8:26 AM
To: joanne.joyner@farmersbankva.com; amy.vann@farmersbankva.com; melanie.gwaltney@farmersbankva.com; renee.scott@farmersbankva.com; nicole.savala@farmersbankva.com; beth.hecker@farmersbankva.com; glynda.lawrence@farmersbankva.com; marsha.winslow@farmersbankva.com; phyllis.brogdon@farmersbankva.com; candace.delia@farmersbankva.com; lauren.acey@farmersbankva.com; FB - Chantal Roemer; jill.darden@farmersbankva.com; andrea.curry@farmersbankva.com; FB - Laura Jones
Cc: kelly.dewitt@farmersbankva.com; Bill Bailey; FB - Johnnie Bailey; kathy.bryant@farmersbankva.com
Subject: ***911 Testing for All Branch Locations TODAY***
Importance: High

Managers: Please note the following schedule for testing 911 at your locations today.

This testing is time sensitive, please make sure to complete your assigned test as close to the listed time as possible.

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. Email the phone number and address provided by dispatch to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please **DO NOT** hang up after dialing 911 for any reason!

	Morning
Windsor 1st floor:	10am
Windsor 2nd floor:	10:05am
Smithfield:	10:10am
Lakeside:	10:15am
Hillpoint 1st floor	10:20am
Hillpoint 2nd floor:	10:25am
Harbour View:	10:30am
Courtland:	10:35am

Below is an example that can be used:
"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address you see for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Marsha Winslow <marsha.winslow@farmersbankva.com>
Sent: Thursday, April 30, 2015 10:23 AM
To: amy.copeland@farmersbankva.com
Subject: RE: ***911 Testing for All Branch Locations TODAY***

Hillpoint info:
Phone came up – 539-5265
Address – 3100 Godwin Blvd.

Thank you,
Marsha Winslow
Branch Manager
Farmers Bank Hillpoint Branch
3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-3148 FAX: (757) 539-7020

marsha.winslow@farmersbankva.com

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, April 30, 2015 8:26 AM
To: joanne.joyner@farmersbankva.com; amy.vann@farmersbankva.com; melanie.gwaltney@farmersbankva.com; renee.scott@farmersbankva.com; nicole.savala@farmersbankva.com; beth.hecker@farmersbankva.com; glynda.lawrence@farmersbankva.com; marsha.winslow@farmersbankva.com; phyllis.brogdon@farmersbankva.com; candace.delia@farmersbankva.com; lauren.acey@farmersbankva.com; FB - Chantal Roemer; jill.darden@farmersbankva.com; andrea.curry@farmersbankva.com; FB - Laura Jones
Cc: kelly.dewitt@farmersbankva.com; Bill Bailey; FB - Johnnie Bailey; kathy.bryant@farmersbankva.com
Subject: ***911 Testing for All Branch Locations TODAY***
Importance: High

Managers: Please note the following schedule for testing 911 at your locations today.

****This testing is time sensitive, please make sure to complete your assigned test as close to the listed time as possible.****

A person from each location will need to:

1. Dial 911 from a phone that does not have a direct number
2. Ask the dispatcher for the address and phone number displayed at the time of the call
3. Email the phone number and address provided by dispatch to Amy Copeland

**If you have any questions, please contact Amy Copeland

****Please **DO NOT** hang up after dialing 911 for any reason!

Morning

Windsor 1st floor:	10am
Windsor 2nd floor:	10:05am
Smithfield:	10:10am
Lakeside:	10:15am
Hillpoint 1st floor	10:20am
Hillpoint 2nd floor:	10:25am
Harbour View:	10:30am
Courtland:	10:35am

Below is an example that can be used:
"This is not an emergency, we are testing our phone lines. Can you please verify the phone number and address you see for us?"

Thank you for your assistance.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 90
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Brittany Jones

From:	Kokolis, Stephanie <skokolis@bcsvoicedata.com>
Sent:	Friday, February 27, 2015 1:13 PM
To:	amy.copeland@farmersbankva.com; finance@farmersbankva.com
Subject:	Invoice 136514 Attached
Attachments:	Invoice136514.pdf

Attached is BCS Invoice #136514, dated 2/27/2015 totaling $312.50 for Work Performed as noted on the Invoice.

This invoice was created from Service Order #241528 for Work Requested: From: Amy Copeland []
Sent: Monday, February 23, 2015 10:46 AM
To: Clark, Gina
Cc: Bill Bailey
Subject: Dave on site

Hi Gina,

Would Dave be available to be on site with us on Friday, the 27th? We are trying to schedule a migration with Verizon to finally fix our 911 address issue. We are thinking earlier the better since downtime would be 15 minutes to an hour.

Also, will he be available to work through the items I previously sent?

-setting up a DID for employees to call in with various messages about weather, etc.
-changing the Caller ID Number for Dynamic Extensions so users know call is from their desk phone
-updating our on hold music

Thanks!

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

Thank you for your continued business! If you have any questions regarding this invoice, please contact accounting on 757-213-3121.

BCS Voice and Data

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **136514**
Date: 2/27/2015
Source: SO No. 241528

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113			Nick Gabriel		Net 10

02/24/2015 09:00 AM by Gina H. Clark : Per Amy, we are scheduling with Verizon for Friday at 9am. She will let me know once Verizon has confirmed time.
02/27/2015 11:00 AM by Dave J. Willis : The 911 test from habor view, Lakeside and courtland still do not show the correct address. Amy called a left a voicemail with Verizon.
Programmed 923-7884 to ring an information mailbox.
I gave Amy the MOH file format.
Tested the park recall destination.
Set the system to use NTP for the time.

Qty.	Item ID	Description	UOM	Ea. Price	Total
1.00	T1.	TRIP CHARGE	EA	$62.50	$62.50
2.00	MLI	MITEL LABOR	EA	$125.00	$250.00
				Item Total:	$312.50
				Total Amount Due:	**$312.50**

521190702 5
Equip Maint.

(* denotes repair item)

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 91
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **137188**
Date: 3/25/2015
Source: SO No. 241809

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113			Nick Gabriel		Net 10

03/25/2015 09:00 AM by Dave J. Willis : I worked with Verizon to migrate they PRI DID numbers to a new service on Verizons equipment. This was the first step of the migration to get the 911 location issues resolved for the remotye sites. There will be one more step to complete the migration.

Programmed dynamic extension for ext 1550,1551,1418 and 1417.
Installed 2 CPE headsets and tested.

Qty.	Item ID	Description	UOM	Ea. Price	Total
1.00	T1.	TRIP CHARGE	EA	$62.50	$62.50
2.25	MLI	MITEL LABOR	EA	$125.00	$281.25
				Item Total:	$343.75
				Total Amount Due:	**$343.75**

5211907025
Equip. Maint.

(* denotes repair item)
Invoice.rpt

Printed: 3/25/2015 2:26:17PM

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 92
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Brittany Jones

From: Amy Copeland <amy.copeland@farmersbankva.com>
Sent: Tuesday, April 28, 2015 3:48 PM
To: 'FB - Finance'
Cc: Bill Bailey
Subject: BCS Invoices
Attachments: Invoice137929.pdf; Invoice137938.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Brittany,

Please process the attached invoices for payment.

I am not sure if these go to telephone expense?? #137938 is for more work with fixing the 911 issue. More work to be done...

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **137938**
Date: 4/28/2015
Source: SO No. 242702

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113			Tim Clark		Net 10 days

04/28/2015 08:45 AM by Dave J. Willis : Programmed and tested 3 test numbers with Verizon. This was only a test. The CESID numbers will not work until the final port.
I had Verizon allow the PBX to outpulse the calling number.

At the Courland office I extended a new ports line(653-2040) using existing feed pairs. Installed an analog line module on ext1624 and tested.

Qty.	Item ID	Description	UOM	Ea. Price	Total
1	50004197	MITEL LINE INTERFACE MODULE (NA	EA	$164.27	$164.27 T
1.00	T1.	TRIP CHARGE	EA	$62.50	$62.50
3.75	MLI	MITEL LABOR	EA	$125.00	$468.75
				Item Total:	$695.52
				Sales Tax at 6.000%:	$9.86
				Total Amount Due:	**$705.38**

5211907025
Equip Im...

(* denotes repair item)

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 93
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Apura, Claire Arlie (Clay)
To: "amy.copeland@farmersbankva.com"
Cc: Marcos, John; CSM4Log; kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com; dick.holland@farmersbankva.com; Pan, Marlin (Mar); Stemm, William (BILL); Piccirillo, Michael
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers
Date: Monday, May 18, 2015 10:52:45 AM
Attachments: image002.png

Hi Amy,

We are just informing you that this order (VoIP IP Integrated Access) is now completed on our system:

OneSource:

	View Notes	Sales ID	Account Name	Activity Type	Product	Service Order #	# of Lines	Status	Sub Status	Secondary Created By	Assigned To	Due Date	BTN	State	Status Date/Time	Submitted Date/Time
		337-14-111601.01	Farmers Bank	CHANGE SERVICE	VOIP - IP Integrated Access (Designed + ACES)	8201630 8201831 8201635 8201836 8218174	0	Final	Request Final		Claire Arlie Apura		757514	VA	5/18/2015 10:42:30 AM	12/23/2014 4:02:32 PM

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507
Senior Team Lead	John Paul David	john.david@one.verizon.com	1-866-219-9066 ext. 38475	303-8475
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-0636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. https://www.verizonenterprise.com/support/customerreadiness/

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, May 18, 2015 9:27 AM
To: Apura, Claire Arlie (Clay); Piccirillo, Michael
Cc: Marcos, John; CSM4Log; kelly.dewitt@farmersbankva.com; bill.bailey@farmersbankva.com; djwillis@bcsvoicedata.com; kristy.dejarnette@farmersbankva.com; dick.holland@farmersbankva.com; Pan, Marlin (Mar); Stemm, William (BILL)
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Claire,

What does this mean "put into FINAL status"? Was there a piece to this order that hasn't been completed yet?

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in reliance upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

From: Apura, Claire Arlie (Clay) [mailto:claire.apura@verizon.com]
Sent: Friday, May 15, 2015 5:49 PM
To: Piccirillo, Michael; 'amy.copeland@farmersbankva.com'
Cc: Marcos, John; CSM4Log; 'kelly.dewitt@farmersbankva.com'; 'bill.bailey@farmersbankva.com'; 'djwillis@bcsvoicedata.com'; 'kristy.dejarnette@farmersbankva.com'; 'dick.holland@farmersbankva.com'; Pan, Marlin (Mar); Stemm, William (BILL)
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

Hi Mike and Amy,

We will now put into FINAL status these 3 remaining sites since there's no more Porting needed.

Thanks,

Claire Apura (Clay)
Order Manager | Service Implementation | Verizon Enterprise Solutions
Tel: 1-877-288-0636 ext. 35501 | VNET: 303-5501

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

Escalation Level:	Name:	Email:	Phone Number:	VNET:
Team Lead	John Erick Marcos	john.marcos@one.verizon.com	1-877-288-0636 ext. 39507	303-9507

Senior Team Lead	John Paul David	john.david@one.verizon.com	1-866-219-9066 ext. 38475	303-8475
Manager	Ercel Alinsangan	ercel.alinsangan@one.verizon.com	1-877-288-8636 ext. 35439	303-5439

Preparation is the key to success – Let Verizon help you understand what is needed to ensure your site is ready for installation of services. **https://www.verizonenterprise.com/support/customerreadiness/**

Please read: The standard business hours for our Order Management Center are 9am – 6pm EST Monday - Friday. If you have an emergency related to a pending order outside of these hours, please call our Exceptions Team at 1-800-291-5533 (available 24/7) or you can also send them an email at exceptioncenter@one.verizon.com

From: Piccirillo, Michael
Sent: Wednesday, April 29, 2015 11:04 AM
To: Apura, Claire Arlie (Clay); 'amy.copeland@farmersbankva.com'; Stemm, William (BILL)
Cc: Marcos, John; CSM4Log; 'kelly.dewitt@farmersbankva.com'; 'bill.bailey@farmersbankva.com'; 'djwillis@bcsvoicedata.com'; 'kristy.dejarnette@farmersbankva.com'; 'dick.holland@farmersbankva.com'; Pan, Marlin (Mar)
Subject: RE: Farmers Bank | 3 Sites | VoIP TINs: 8222322 - Courtland, 8222329 - Lakeside, 8222352 - Harbour View | Porting Numbers

There are no new numbers to port, because they already have all the numbers.

Just need correct 911 address connected to them.

Mike Piccirillo
Inside Sales Manager | Verizon Enterprise Solutions
Tel: 703-886-2779
22001 Loudoun County Parkway, Ashburn, VA, 20147

Visit us at verizon.com/enterprise
Click here to Manage Your Account Online

Twitter | Facebook | YouTube | LinkedIn

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 94
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

6/30/15 911 Testing

	Address	Phone #
Windsor 1st floor	50 E. Windsor Blvd	242-3150
Windsor 2nd Floor	50 E. Windsor Blvd	242-3150
Smithfield	1119 S. Church St	357-4777
Lakeside	1008 W. Washington St	539-5079 911 called back immediately and call was 911 busy sound
Hillpoint 1st floor	3100 Godwin Blvd	539-5265
Hillpoint 2nd floor	3100 Godwin Blvd	539-5265
Harbour View 1st dialing 911	3100 Godwin Blvd	923-7874
Harbour View 2nd call using button	6255 College Drive	483-6255
Courtland	28319 Southampton Pkwy	742-6204

Amy Copeland

From: Amy Vann <amy.vann@farmersbankva.com>
Sent: Tuesday, June 30, 2015 11:01 AM
To: amy.copeland@farmersbankva.com
Cc: joanne.joyner@farmersbankva.com
Subject: phone test

50 E Windsor Blvd and 757-242-3150

Thanks

Amy

Assistant Branch Manager
Windsor Office
amy.vann@farmersbankva.com
Ph. 757-242-6111 ext. 1103
Direct Number 757-242-3150
Fax 757-242-4774

Amy Copeland

From: Melanie Gwaltney <melanie.gwaltney@farmersbankva.com>
Sent: Tuesday, June 30, 2015 11:08 AM
To: amy.copeland@farmersbankva.com
Subject: RE: 6/30/15 Scheduled 911 Test

The address shows 50 East Windsor Blvd. and the # is 242-3150.

Melanie S. Gwaltney
Loan Operations Supervisor
Farmers Bank
50 E. Windsor Blvd.
Windsor, VA 23487
(757) 242-6111 ext. 1127
(757)242-3906 fax

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, June 29, 2015 2:35 PM
To: joanne.joyner@farmersbankva.com; amy.vann@farmersbankva.com; melanie.gwaltney@farmersbankva.com; meghan.white@farmersbankva.com; renee.scott@farmersbankva.com; nicole.savala@farmersbankva.com; beth.hecker@farmersbankva.com; glynda.lawrence@farmersbankva.com; marsha.winslow@farmersbankva.com; phyllis.brogdon@farmersbankva.com; candace.delia@farmersbankva.com; lauren.acey@farmersbankva.com; FB - Chantal Roemer
Cc: Bill Bailey; kelly.dewitt@farmersbankva.com; FB - Johnnie Bailey; kathy.bryant@farmersbankva.com
Subject: 6/30/15 Scheduled 911 Test
Importance: High

Managers,

On Tuesday, June 30th, please perform a 911 test for your branch/area per the schedule below. Further changes have been made in hopes for all locations and phone numbers to show correctly to dispatch. We greatly appreciate your efforts and patience through getting this corrected.

Windsor, Smithfield & Hillpoint:
Please dial 9911 or 911

Lakeside, Harbour View & Courtland:
Each phone in your location has a button programmed for 911. Please make sure you use this button when trying to reach 911. It is located on the Home screen at the bottom right.

After calling dispatch please state:
"This is (YOUR NAME) calling from Farmers Bank. This is a non-emergency for testing. Can you tell me what address and phone number are showing for this call?"

Afterwards: Please send amy.copeland@farmerbankva.com an email stating the address and phone number dispatch provided back to you.

As Always, please DO NOT HANG UP AFTER DIALING 911

Schedule
Windsor Downstairs – 11:00am
Windsor Upstairs – 11:05am
Smithfield – 11:10am
Lakeside – 11:15am
Hillpoint Downstairs – 11:20am
Hillpoint Upstairs – 11:25am
Harbour View 11:30am
Courtland – 11:35am

Thank you!

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Renee Scott <renee.scott@farmersbankva.com>
Sent: Tuesday, June 30, 2015 11:14 AM
To: amy.copeland@farmersbankva.com
Subject: RE: 6/30/15 Scheduled 911 Test

Hey Amy,

I just did our test and the lady was very nice. She said the address was 1119 S. Church Street Smithfield and the phone number was 757-357-4777.

Let me know if you need anything further.

Thanks and have a good day!

Renee

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, June 29, 2015 2:35 PM
To: joanne.joyner@farmersbankva.com; amy.vann@farmersbankva.com; melanie.gwaltney@farmersbankva.com; meghan.white@farmersbankva.com; renee.scott@farmersbankva.com; nicole.savala@farmersbankva.com; beth.hecker@farmersbankva.com; glynda.lawrence@farmersbankva.com; marsha.winslow@farmersbankva.com; phyllis.brogdon@farmersbankva.com; candace.delia@farmersbankva.com; lauren.acey@farmersbankva.com; FB - Chantal Roemer
Cc: Bill Bailey; kelly.dewitt@farmersbankva.com; FB - Johnnie Bailey; kathy.bryant@farmersbankva.com
Subject: 6/30/15 Scheduled 911 Test
Importance: High

Managers,

On Tuesday, June 30th, please perform a 911 test for your branch/area per the schedule below. Further changes have been made in hopes for all locations and phone numbers to show correctly to dispatch. We greatly appreciate your efforts and patience through getting this corrected.

Windsor, Smithfield & Hillpoint:
Please dial 9911 or 911

Lakeside, Harbour View & Courtland:
Each phone in your location has a button programmed for 911. Please make sure you use this button when trying to reach 911. It is located on the Home screen at the bottom right.

After calling dispatch please state:
"This is (YOUR NAME) calling from Farmers Bank. This is a non-emergency for testing. Can you tell me what address and phone number are showing for this call?"

Afterwards: Please send amy.copeland@farmerbankva.com an email stating the address and phone number dispatch provided back to you.

As Always, please DO NOT HANG UP AFTER DIALING 911

Schedule

Windsor Downstairs – 11:00am
Windsor Upstairs – 11:05am
Smithfield – 11:10am
Lakeside – 11:15am
Hillpoint Downstairs – 11:20am
Hillpoint Upstairs – 11:25am
Harbour View 11:30am
Courtland – 11:35am

Thank you!

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Marsha Winslow <marsha.winslow@farmersbankva.com>
Sent: Tuesday, June 30, 2015 11:20 AM
To: amy.copeland@farmersbankva.com
Cc: phyllis.brogdon@farmersbankva.com; beth.hecker@farmersbankva.com
Subject: RE: 6/30/15 Scheduled 911 Test

Hillpoint's info:
The telephone number showing was 539-5265 and address 3100 Godwin Blvd.

Thank you,
Marsha Winslow
Branch Manager
Farmers Bank Hillpoint Branch
3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-3148 FAX: (757) 539-7020

marsha.winslow@farmersbankva.com

From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Monday, June 29, 2015 2:35 PM
To: joanne.joyner@farmersbankva.com; amy.vann@farmersbankva.com; melanie.gwaltney@farmersbankva.com; meghan.white@farmersbankva.com; renee.scott@farmersbankva.com; nicole.savala@farmersbankva.com; beth.hecker@farmersbankva.com; glynda.lawrence@farmersbankva.com; marsha.winslow@farmersbankva.com; phyllis.brogdon@farmersbankva.com; candace.delia@farmersbankva.com; lauren.acey@farmersbankva.com; FB - Chantal Roemer
Cc: Bill Bailey; kelly.dewitt@farmersbankva.com; FB - Johnnie Bailey; kathy.bryant@farmersbankva.com
Subject: 6/30/15 Scheduled 911 Test
Importance: High

Managers,

On Tuesday, June 30th, please perform a 911 test for your branch/area per the schedule below. Further changes have been made in hopes for all locations and phone numbers to show correctly to dispatch. We greatly appreciate your efforts and patience through getting this corrected.

Windsor, Smithfield & Hillpoint:
Please dial 9911 or 911

Lakeside, Harbour View & Courtland:
Each phone in your location has a button programmed for 911. Please make sure you use this button when trying to reach 911. It is located on the Home screen at the bottom right.

After calling dispatch please state:
"This is (YOUR NAME) calling from Farmers Bank. This is a non-emergency for testing. Can you tell me what address and phone number are showing for this call?"

Afterwards: Please send amy.copeland@farmerbankva.com an email stating the address and phone number dispatch provided back to you.

As Always, please DO NOT HANG UP AFTER DIALING 911

Schedule
Windsor Downstairs – 11:00am
Windsor Upstairs – 11:05am
Smithfield – 11:10am
Lakeside – 11:15am
Hillpoint Downstairs – 11:20am
Hillpoint Upstairs – 11:25am
Harbour View 11:30am
Courtland – 11:35am

Thank you!

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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Amy Copeland

From: Daniel Johnson <daniel.johnson@farmersbankva.com>
Sent: Tuesday, June 30, 2015 12:36 PM
To: amy.copeland@farmersbankva.com
Subject: 911 Test Call

The dispatch for our call from Courtland branch stated that the address showed 28319 Southampton parkway and a phone # of 757-742-6204. The Funny thing was that she stated the Name was listed as Bailey Bill.

Thanks,
Daniel

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 95
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **139347**
Date: 6/29/2015
Source: SO No. 243864

Bill-To
Attn: Bill Bailey
Farmers Bank (Courtland)
28319 South Hampton Parkway
Suite D
Courtland, VA 23837 USA

Ship-To
Attn: Bill Bailey
Farmers Bank (Courtland)
28319 South Hampton Parkway
Suite D
Courtland, VA 23837 USA
Phone: (757) 483-6255

Acct. No.	A/R Cust. No.	Customer PO	Reference	Sales Rep	Ship Via	Terms
4960	Farmers Bank (Courtland)		15224	Tim Clark		Upon Receipt

06/15/2015 01:06 PM by Bobby Powell : created PO# 4163, emailed to Purchasing.
06/25/2015 02:00 PM by Dave J. Willis : Installed an MT503. Programmed with IP 172.16.7.24. Connected POTS line 653-2040 and tested connectivity through the 3300.
*06/29/2015 10:15 AM by Dave J. Willis : Programmed a 911 speed dial button on all of the phones to dial *1770103911 which will call out on line 653-2040.*

Qty.	Description	UOM	Ea. Price	Total
1	HandyTone HT503 ATA/IAD (1 FXO / 1 FXS)	EA	$76.80	$76.80 T
1.00	TRIP CHARGE	EA	$62.50	$62.50
1.00	TOSHIBA LABOR	EA	$125.00	$125.00
0.50	TOSHIBA LABOR ALREADY ON SITE	EA	$125.00	$62.50
			Item Total:	$326.80
			Sales Tax at 6.000%:	$4.61
	Part of proposal 2107 - BCS CONTRACT #15224		**Total Amount Due:**	**$331.41**

(* denotes repair item)

Approved - Bill Bailey

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 96
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **139348**
Date: 6/29/2015
Source: SO No. 243359

Bill-To
Attn: Bill Bailey
Farmers Bank (Harbor View)
6255 College Drive
Suite L
Suffolk, VA 23435 USA

Ship-To
Attn: Bill Bailey
Farmers Bank (Harbor View)
6255 College Drive
Suite L
Suffolk, VA 23435 USA
Phone: (757) 483-6255

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
1452	Farmers Bank (Suffolk)	757-483-6255		15224	Nick Gabriel		Upon Receipt

Installed an HT503. Programmed with IP 172.16.5.24 and connected POTS line 483-5672 and tested connectivity through the 3300.
*06/29/2015 09:45 AM by Dave J. Willis : Programmed 911 speed dial buttons on all of the phones to dial *1770101911 which will call out from 483-5672*

Qty.	Description	UOM	Ea. Price	Total
1	HandyTone HT503 ATA/IAD (1 FXO / 1 FXS)	EA	$76.80	$76.80 T
1.00	TRIP CHARGE	EA	$62.50	$62.50
1.00	TOSHIBA LABOR	EA	$125.00	$125.00
0.50	TOSHIBA LABOR ALREADY ON SITE	EA	$125.00	$62.50
			Item Total:	$326.80
			Sales Tax at 6.000%:	$4.61
	Part of proposal 2107 - BCS CONTRACT #15224		**Total Amount Due:**	**$331.41**

(* denotes repair item)

Approved - Bill Bailey

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 97
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **139349**
Date: 6/29/2015
Source: SO No. 243863

Bill-To
Attn: Robert Johnson
Farmers Bank (Lakeside)
1008 W. Washington St
Suffolk, VA USA

Ship-To
Attn: Robert Johnson
Farmers Bank (Lakeside)
1008 W. Washington St
Suffolk, VA USA
Phone:

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
510	Farmers Bank (Washington St.)	757-242-6111		15224	Nick Gabriel		Upon Receipt

06/15/2015 01:06 PM by Bobby Powell : created PO# 4163, emailed to Purchasing.
06/25/2015 03:00 PM by Dave J. Willis : Installed an MT503. Programmed with IP 172.16.4.24. Connected POTS line 539-8860 and tested connectivity through the 3300.
06/29/2015 09:15 AM by Dave J. Willis : I moved the Line that the ATA will connect to from 539-8860 to 539-5097.

Qty.	Description	UOM	Ea. Price	Total
1	HandyTone HT503 ATA/IAD (1 FXO / 1 FXS)	EA	$76.80	$76.80 T
1.00	TRIP CHARGE	EA	$62.50	$62.50
1.00	TOSHIBA LABOR	EA	$125.00	$125.00
1.00	TRIP CHARGE	EA	$62.50	$62.50
0.50	TOSHIBA LABOR WORK CONTINUED ON OTHER TICKETS	EA	$125.00	$62.50
			Item Total:	$389.30
			Sales Tax at 6.000%:	$4.61
	Part of proposal 2107 - BCS CONTRACT #15224		**Total Amount Due:**	**$393.91**

(* denotes repair item)

Approved - Bill Bailey

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 98
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462,

Invoice

Number: **139351**
Date: 6/29/2015
Source: SO No. 243861

Bill-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA

Ship-To
Attn: Bill Bailey
Farmers Bank - Hill Point (Godwin Blvd.)
3100 Godwin Boulevard
Suffolk, VA 23434 USA
Phone: (757) 539-5265

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
738	Farmers Bank (Godwin Blvd.)	757-242-6113		15224	Nick Gabriel		Upon Receipt

06/15/2015 01:06 PM by Bobby Powell : created PO# 4163, emailed to Purchasing.
06/25/2015 09:15 AM by Dave J. Willis : Installed 2 HT502 ATA units. Programmed and connected to 3 CO ports on the 3300.
06/26/2015 09:15 AM by Dave J. Willis : Programmed a speed dial key on all of the phones at Lakeside which selects the CO trunk used by the ATA's and calls 911. Tested to make sure the proper address showed up.

Qty.	Description	UOM	Ea. Price	Total
2	HandyTone 502 (HT502) Analog Telephone Adaptor (2 FXS ports)	EA	$60.80	$121.60 T
1.00	TRIP CHARGE	EA	$62.50	$62.50
4.25	TOSHIBA LABOR	EA	$125.00	$531.25
1.00	TRIP CHARGE	EA	$62.50	$62.50
1.25	TOSHIBA LABOR	EA	$125.00	$156.25
			Item Total:	$934.10
			Sales Tax at 6.000%:	$7.30
	Part of proposal 2107. BCS CONTRACT #15224		**Total Amount Due:**	**$941.40**

(* denotes repair item)

Approved - Bill Bailey

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 99
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Kelly DeWitt [mailto:kelly.dewitt@farmersbankva.com]
Sent: Wednesday, April 20, 2016 12:10 PM
To: 'andrea.curry@farmersbankva.com' <andrea.curry@farmersbankva.com>; FB - Johnnie Bailey (johnnie.bailey@farmersbankva.com) <johnnie.bailey@farmersbankva.com>
Cc: 'bill.bailey@farmersbankva.com' <bill.bailey@farmersbankva.com>
Subject: 911 issues with the phone system

Good afternoon,
The 911 testing showed the following results:
Windsor and Smithfield come back to their correct street addresses.
Lakeside, Courtland, and Harbour View come back to 3100 Godwin Blvd. Suffolk, VA. 23434.
Hillpoint comes back to their correct address.
Please let me know what the status of these issues are as they progress.

Please contact me if you have questions.
Thank you.

Kelly D. DeWitt

.elly D. DeWitt
Assistant Vice President, BSA/Security/Information Security Officer
CBAP/CCBSO

FARMERS BANK

Hillpoint Office
3100 Godwin Blvd.
Suffolk, Virginia 23434
757-242-6111 ext. 1417
757-620-0531 Cell
757-242-3176 Direct
kelly.dewitt@farmersbankva.com

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Sub

Filir

FYI

From: Kelly DeWitt [mailto:kelly.dewitt@farmersbankva.com]
Sent: Wednesday, April 20, 2016 10:32 AM
To: kristy.dejarnette@farmersbankva.com
Subject: FW: Harbour View Fax line / 911 line down

Kristy,
The results of the Harbour View test show that the 911 address (6255 College Drive Suite L, Suffolk, VA 23435 is coming back as 3100 Godwin Blvd. Suffolk, VA 23434. I have instructed the branch to use 911 on their cell phones in case of an emergency. I will be having all of the branches and departments complete one of our semiannual 911 test to ensure we do not have wide spread problem again. I will forward those result to all 'ated parties as soon as the testing is completed.

Please contact me if you have questions.
Thank you.

Kelly D. DeWitt

Kelly D. DeWitt
Assistant Vice President, BSA/Security/Information Security Officer
CBAP/CCBSO

FARMERS BANK

Hillpoint Office
3100 Godwin Blvd.
Suffolk, Virginia 23434
757-242-6111 ext. 1417
757-620-0531 Cell
757-242-3176 Direct
kelly.dewitt@farmersbankva.com

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From: Kelly DeWitt [mailto:kelly.dewitt@farmersbankva.com]
Sent: Wednesday, April 20, 2016 10:25 AM
· 'johnnie.bailey@farmersbankva.com' <johnnie.bailey@farmersbankva.com>; 'bill.bailey@farmersbankva.com' ill.bailey@farmersbankva.com>; 'Andrea Curry' <andrea.curry@farmersbankva.com>
Subject: RE: Harbour View Fax line / 911 line down

All,
I am having the branch a 911 test with dispatch right now. I will forward the results to all once the test is completed. This issue needs to be the highest priority, if this is the same problem we ran into previously with the 911 addresses not matching the physical locations of the branches.

Thanks!
Kelly
AVP, BSA/SO/ISO
FARMERS BANK
757-242-6111 ext. 1417
757-620-0531 Cell
757-242-3176 Direct
kelly.dewitt@farmersbankva.com

om: Johnnie Bailey [mailto:johnnie.bailey@farmersbankva.com]
ent: Wednesday, April 20, 2016 10:20 AM
To: bill.bailey@farmersbankva.com; Andrea Curry <andrea.curry@farmersbankva.com>; kelly.dewitt@farmersbankva.com
Subject: Harbour View Fax line / 911 line down

Hello all,

The fax line 757-483-5672 at Harbour View currently associated with the 911 line is down. There is humming on the line, Dave completed some test and determined that it was on Verizons end. A ticket has been placed with Verizon to test the line. I am not sure when they will be dispatched, but Dave said it should only take a day or two. Being that they are on strike I am not sure when they will be out to take a look. Dave suggested we keep the current 911 line arrangement until a tech can be dispatched. I notified to him that we may need to look at adding another 911 line to the branch until the previous line is working.

Here is the portal for the Verizon ticket
Ticket # : **VACF04J8YS**

https://myverizonenterprise.verizon.com/vec/public/quicktasks/repairs/index.html#/repairsqf/tickets/find?value=2016041923019&pin=JOH&by=ticketNumber&origin=vztemail&useremail=johnnie.bailey@farmersbankva.com&txid=R20160419_3426154109

Thank you,
Johnnie M. Bailey Jr.
Network Support Specialist
FARMERS BANK
3100 Godwin Blvd.
Suffolk, VA 23434
Phone: 757-323-5749
Email: Johnnie.bailey@farmersbankva.com

Holland, Kelley

From: Kristy DeJarnette <kristy.dejarnette@farmersbankva.com>
nt: Monday, April 25, 2016 4:26 PM
: Holland, Kelley; dick.holland@farmersbankva.com
Subject: FW: 911 issues with the phone system

Importance: High

Hi Kelley,

Below are the emails I received regarding the testing and then a follow up. I talked with Kelly Dewitt today and she said they were still not sure what was wrong on Friday and she has not received an update today.

If I hear anything else I will pass it along.

Thanks,
Kristy

From: Kelly DeWitt [mailto:kelly.dewitt@farmersbankva.com]
Sent: Wednesday, April 20, 2016 12:16 PM
To: kristy.dejarnette@farmersbankva.com
Subject: FW: 911 issues with the phone system
Importance: High

Kristy,
'ease see the testing results below. Andrea is working with BCS to see if there is something they can help us ıth. Bill let me know that Verizon was never able to resolve the 911 issues and he had BCS install some type of device for Courtland, Lakeside, and Harbour View to help route the 911 information correctly. It seems that these devices may be having trouble, but I am not sure and Andrea is looking into this possibility. Additionally, Harbour View has the issue with the fax line that is also affecting 911. I will advise on the status as updates become available.
Please contact me if you have questions.
Thank you.

Kelly D. DeWitt

Kelly D. DeWitt
Assistant Vice President, BSA/Security/Information Security Officer
CBAP/CCBSO

FARMERS BANK

Hillpoint Office
3100 Godwin Blvd.
Suffolk, Virginia 23434
757-242-6111 ext. 1417
757-620-0531 Cell
7-242-3176 Direct
elly.dewitt@farmersbankva.com

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 100
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
`40 Bonney Road, Suite D
.ginia Beach, VA 23462

Invoice

Number: **142619**
Date: 12/14/2015
Source: SO No. 246915

Bill-To
Attn: Bill Bailey
Farmers Bank (Harbor View)
6255 College Drive
Suite L
Suffolk, VA 23435 USA

Ship-To
Attn: Bill Bailey
Farmers Bank (Harbor View)
6255 College Drive
Suite L
Suffolk, VA 23435 USA
Phone: (757) 483-6255

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
1452	Farmers Bank (Suffolk)	757-483-6255			Nick Gabriel		Net 10

12/14/2015 09:15 AM by Dave J. Willis : I found 2 spare pairs that I used to extend the T-1. Installed a jack did a loopback test on the circuit.
The analog line module is sharing the fax line. The line was being held off hook. Rebooted the phone with the line module to clear the problem.

Qty.	UOM	Description
1.00	EA	TRIP CHARGE
2.25	EA	MITEL LABOR

Item Total: $343.75

Total Amount Due: $343.75

(* denotes repair item)

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 101
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
540 Bonney Road, Suite D
rginia Beach, VA 23462

Invoice

Number: **142811**
Date: 12/23/2015
Source: SO No. 247154

Bill-To
Attn: Bill Bailey
Farmers Bank (Courtland)
28319 South Hampton Parkway
Suite D
Courtland, VA 23837 USA

Ship-To
Attn: Bill Bailey
Farmers Bank (Courtland)
28319 South Hampton Parkway
Suite D
Courtland, VA 23837 USA
Phone: (757) 483-6255

Acct. No.	A/R Cust. No.	Customer PO	Reference	Sales Rep	Ship Via	Terms
4960	Farmers Bank (Courtland)			Tim Clark		Net 10 days

12/23/2015 03:30 PM by Dave J. Willis : The Grandstream VOIP FXO device that we are using for 911 is being shared with the fax line 483-5672. The Grandstream is answering the call befor the Fax. I extended the number of rings on the grandstream to 5 and shortened the number of ring on the fax machine to 2 and tested.

Qty.	UOM	Description
1.00	EA	TRIP CHARGE
1.00	EA	TOSHIBA LABOR

Item Total: $187.50

Total Amount Due: $187.50

(* denotes repair item)

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 102
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

BCS Voice and Data Solutions
Phone: (757) 490-2650
Fax: (757) 490-8369
4540 Bonney Road, Suite D
Virginia Beach, VA 23462

Invoice

Number: **145025**
Date: 4/21/2016
Source: SO No. 249112

Bill-To
Attn: Bill Bailey
Farmers Bank (Harbor View)
6255 College Drive
Suite L
Suffolk, VA 23435 USA

Ship-To
Attn: Bill Bailey
Farmers Bank (Harbor View)
6255 College Drive
Suite L
Suffolk, VA 23435 USA
Phone: (757) 483-6255

Acct. No.	A/R Cust. No.	Acct. ID	Customer PO	Reference	Sales Rep	Ship Via	Terms
1452	Farmers Bank (Suffolk)	757-483-6255			Tim Clark		Net 10

04/19/2016 02:15 PM by Dave J. Willis : I found that the fax line 483-5672 was dead at the NID. The customer will open a ticket with Verizon.

Qty.	UOM	Description
1.00	EA	TRIP CHARGE
1.25	EA	TOSHIBA LABOR

Item Total: $218.75

APPROVED - A.CURRY 4/21/16

Total Amount Due: $218.75

5211907005
equip maint

(* denotes repair item)

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 103
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: Bill Bailey
Cc: FB - Johnnie Bailey
Subject: Verizon Rep
Date: Friday, June 12, 2015 1:59:02 PM
Attachments: Your Verizon Account Manager (5.39 MB).msg

Bill!! Guess What?!?!

We have a new Verizon rep! AJ Nair!

I spoke with him a bit today however I wanted you to be in on the call. I told him he should have fun reading through the info on our account and also that we are still struggling with the 911 issue.

If you have time, let me know when next week you may want to set up to chat with AJ on a call.

Thanks,

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 104
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey; dick.holland@farmersbankva.com
Subject: Outage Status Update
Date: Wednesday, July 8, 2015 12:50:24 PM

Good afternoon all,

I wanted to give you a quick update on my work.

I have been working with the local telephony office in Virginia.

I have verified a technician was onsite early this morning and was able to verify the POTS lines going to the Godwin location are active. The PRI and VoIP systems with us are also active.

We are currently trying to isolate the problem circuit. This is quite a strenuous task. However, in doing this, we are also afforded a greater insight into your network topology (which services go to which location).

I've escalated your case to the offices highest priority. This means you have precedence for technicians. Now all we need to do is isolate the problem account.

I will continue to update this email chain every 2 hours. Please feel free to reach out directly as well.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 105
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: dick.holland@farmersbankva.com; amy.copeland@farmersbankva.com
Cc: "Bill Bailey"
Subject: RE: Outage Status Update
Date: Wednesday, July 8, 2015 3:12:57 PM

Hi All,

I wanted to give you an update.

I am still working with my engineer to isolate the circuit. We have enlisted another one of his colleagues to help.

They have told me they have nearly finished isolating the numbers on the circuit. We will have next steps on this very soon. I will update you as soon as we have isolated the circuit and dispatched the technician.

Please let me know if you need anything else.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 106
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey; dick.holland@farmersbankva.com
Subject: RE: Outage Status Update
Date: Wednesday, July 8, 2015 4:25:37 PM

Hi All,

I wanted to give you another update before you left for the day.

We've tested all of your analog lines and found that they are working.

Thus, we believe it's a VoIP issue. We had initially tested this system, and had shown it was active. My engineers have added another head to the team, and we are now deep diving this circuit.

Unfortunately, I can only apologize at this point. I know your experience with us has been challenging, and I am genuinely embarrassed at the way Verizon has handled this. It is not befitting a 120 billion dollar organization. Rest assured, we will continue to work on this and in general to improve your experience. I will continue to update you as I receive more information.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 107
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Dick Holland
To: "Nair, Arjun"; amy.copeland@farmersbankva.com
Cc: "Bill Bailey"
Subject: RE: Outage Status Update
Date: Wednesday, July 8, 2015 2:59:00 PM

A J

I appreciate you reaching out to me. All this sounds good but we want to see results and the problem solved. Phone access is critical to our business. I cannot imagine a company the size of Verizon not being able to solve and fix this in a timely manner. What is worse is the 911 dilemma has been going on for over 8 months. That is a security issue and it has been given no priority as I can tell. Maybe Verizon is not sophisticated enough to solve these problems. You let us have a robbery and law enforcement goes to the wrong location and Farmers Bank is going to look to Verizon for a lot of answers that will be very uncomfortable. For the life of me I just can't imagine a fortune 500 company being run like that. The sad part is you have a monopoly and businesses in this area have no alternative.

Dick

From: Nair, Arjun [mailto:arjun.nair@verizon.com]
Sent: Wednesday, July 08, 2015 12:50 PM
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey; dick.holland@farmersbankva.com
Subject: Outage Status Update

Good afternoon all,

I wanted to give you a quick update on my work.

I have been working with the local telephony office in Virginia.

I have verified a technician was onsite early this morning and was able to verify the POTS lines going to the Godwin location are active. The PRI and VoIP systems with us are also active.

We are currently trying to isolate the problem circuit. This is quite a strenuous task. However, in doing this, we are also afforded a greater insight into your network topology (which services go to which location).

I've escalated your case to the offices highest priority. This means you have precedence for technicians. Now all we need to do is isolate the problem account.

I will continue to update this email chain every 2 hours. Please feel free to reach out directly as well.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 108
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Amy Copeland
To: Arjun Nair
Cc: IT Manager Bill Bailey
Subject: Fwd: VZ Ticket 2015070841096 / Your Ticket 7572426111 Resolution Notification
Date: Wednesday, July 8, 2015 11:42:18 PM

AJ,

Please advise if this whole situation is because a payment was not received for one of our accounts.

Amy

Sent from my iPhone

Begin forwarded message:

From: <no-replies@verizon.com>
Date: July 8, 2015 at 10:08:09 PM EDT
To: <AMY.COPELAND@FARMERSBANKVA.COM>
Subject: VZ Ticket 2015070841096 / Your Ticket 7572426111 Resolution Notification

Verizon

Status Notification

Verizon ticket resolved on July 9, 2015 02:25:07 GMT.

Ticket #: **2015070841096**
Customer Ticket # or Description: **7572426111**
For Service ID: **WCOMW1A75660**

Resolve Category: **INFO**
Resolve Description: **INFORMATION PROVIDED TO THE CUSTOMER**
Resolution Company Category: **CUSTOMER**

Other Comments: **Left a VM with cus/Amy informing this site has been blocked by collections. Advised they will need to call 800-944-5457 to correct the issue, reference Order Number: BLOCK_LOC12161262. Will close this maintenance ticket at this time.**

Please confirm and contact Verizon if the issue remains.

New *Was this status helpful?* Yes No

Pop up blocker must be off to ensure links work correctly. Links do not require a password.

View & Update your ticket online!
Create a new ticket online! (Bookmark this link for future tickets)

If you do not have web access, you can use e-mail to:
Confirm resolution on this ticket.
Report that the issue still exists on this ticket.
Close this ticket.

Thank you for using our online and e-mail status automation tools,

Verizon Customer Service

Change your e-mail notifications for this ticket online or unsubscribe via e-mail.
Visit the FAQ page to learn more about status notifications.
Send an e-mail to tell us how can we improve our status notifications.
Learn about our Verizon Privacy Policy

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 109
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey; dick.holland@farmersbankva.com
Subject: RE: Outage Status Update
Date: Thursday, July 9, 2015 12:15:57 PM

Good morning All,

I wanted to give you another update.

We have isolated the problem to an overdue account for the Godwin address. This was an account I had not seen previously associated with your primary list of accounts. I have verified this is the problem my engineers, and recommended Amy pay the overdue balance. She has done this now, and we are waiting for the circuit to be turned up. I am currently trying to contact the local office directly and ask them to remove the block order.

After evaluating your account over the past few days, I am shocked at the way Verizon has structured the account. I will be doing another deep dive to track down EVERY last account Farmers has with Verizon. My intention is to verify which services are still active, and then create a sustainable, reliable, easy to manage solution to move forward. This is what should've been done in the first place. I can assure you that I am committed to drastically changing your experience with us.

I will be following up Monday once I've completed my research. Please let me know if you experience any more issues or have any questions.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

Verizon technology is reshaping business and enriching lives.
Visit verizon.com/mediumbusiness

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 110
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Amy Copeland

From: Nair, Arjun <arjun.nair@verizon.com>
Sent: Thursday, July 09, 2015 12:45 PM
To: amy.copeland@farmersbankva.com
Subject: RE: Research
Attachments: Junebill6000083852X26.pdf

HI Amy,

The actual account number for this is : 6000083852X26

This is an account for 1 VoIP line. Yet another layered account. I've attached the most recent bill I could find for this. For some reason, your VoIP lines are spread over 3-4 accounts, and only one account is visible to me. This is something I am going to be fixing, its asinine to have to pay 3-4 bills when you can be just paying one.

Hope this helps. Let me know if you have any questions.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

verizon

500 TECHNOLOGY DR., STE 870
WELDON SPRING MO 63304

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS 1-888-807-8323

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

Account Number: 6000083852 X26

Invoice Number: 60000838521506
Invoice Date: 07/01/2015
Region/Loc: WBS/GAC
6000083852 X26 C30 00000 B
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Statement Summary

Current Usage Charges	$0.00	
Current Monthly Recurring Charges	$54.25	
Current Non-Recurring Charges	$25.00	
Minimum Usage Charge	$0.00	
Late Payment Charge	$3.22	
Discounts Applied	-$9.77	
Sub-Total Current Charges	$72.70	
Federal Excise Tax	$0.00	
State and Local Taxes	$3.92	
Federal, State and Local Surcharges	$2.92	
Federal Universal Service Fee (FUSF)	$4.94	
Total Taxes/Surcharges	$11.78	
Total Current Charges.....		$84.48
Previous Balance	$216.76	
Payments Received - Thank You	$0.00	
Adjustments	$0.00	
Total Previous Balance.....		$216.76

Total Amount Due $301.24

Please return this portion upon receipt to ensure proper credit

Account Number:	6000083852 X26	Total Due	Amount Enclosed
Invoice Number:	60000838521506	$301.24	

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

60000838529 20150630 000030124026000

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 1

Important Messages To Our Customers

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a registered user with appropriate entitlements, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code 5U494XCOMH and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your account.

*The Invitation Code provided expires on 08/24/2015 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.

How to Pay Your Invoice

Paying Online. Select "Payments" from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.
Paying by Mail. Detach the payment slip at the bottom of the Statement Summary, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."
Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).
Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check: Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506

Important Messages To Our Customers

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Late Payment Charge: A late payment charge equal to the lesser of a) one and one-half percent per month, or b) the maximum amount allowable by law in your state, may be applied to any past due invoice amount, as provided in your contract. The late penalty charge shall apply to any undisputed amount that is not paid within your contractual payment terms.

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 3

verizon

Statement Of Account As Of 06/30/2015

Account Aging Summary

Current Balance	Amount 0-30 Days	Amount Over 30 Days	Amount Over 60 Days	Amount Over 90 Days
$301.24	$162.59	$138.65	$0.00	$0.00

Detail By Invoice

Date	Description	Total
05/01/2015	Invoice #: 60000838521504	$138.65
Total Amount Due for Invoice #: 60000838521504		$138.65
06/01/2015	Invoice #: 60000838521505	$78.11
Total Amount Due for Invoice #: 60000838521505		$78.11
06/30/2015	Invoice #: 60000838521506	$84.48
Total Amount Due for Invoice #: 60000838521506		$84.48
Total Amount Due for All Invoices		$301.24

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 4

verizon

Tax and Surcharge Summary

Description	Total Tax
Long Distance, Data and Internet Taxes and Surcharges	
VA STATE SALES TAX	$0.16
STATE & LOCAL SURCHARGES	$0.04
VA COMMUNICATIONS SALES TAX	$1.25
Total Long Distance, Data and Internet Taxes and Surcharges	$1.45
Local and Integrated Services Taxes and Surcharges	
VA INTERSTATE TELECOM TAX SURCHARGE	$0.17
STATE & LOCAL SURCHARGES	$1.12
VA COMMUNICATIONS SALES TAX	$2.51
FEDERAL UNIVERSAL SERVICE FEE	$4.94
CARRIER COST RECOVERY CHARGE	$0.53
ADMINISTRATIVE EXPENSE FEE	$0.17
CARRIER ANNUAL REGULATORY CHARGE	$0.14
STATE 9-1-1 FEE	$0.75
Total Local and Integrated Services Taxes and Surcharges.....	$10.33
Total Taxes and Surcharges.....	$11.78

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 5

verizon

Current Charges Summary

	Usage Charges	Recurring Charges	Non-Recurring Charges	Amount	Discounts	Sub-Total	Taxes	Total
Voice Services								
Voice over IP	$0.00	$54.25	$0.00	$54.25	-$9.77	$44.48	$10.33	$54.81
Additional Charges	$0.00	$0.00	$28.22	$28.22	$0.00	$28.22	$1.45	$29.67
Total	$0.00	$54.25	$28.22	$82.47	-$9.77	$72.70	$11.78	$84.48
Total	$0.00	$54.25	$28.22	$82.47	-$9.77	$72.70	$11.78	$84.48

* Invoice is due and payable before 07/31/2015.
* Any portion of your total amount due not paid by that date is subject to a monthly service charge of 1.500%.

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 6

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Voice Services Summary

Voice over IP Service Summary
Concurrent Call Limit: 1
Billing Type: Concurrent Calls (Tiered Domestic LD #7)
Service Type: IP Integrated Access (PBX)
Monthly Recurring Charges For Service Period 06/01/2015 - 06/30/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
BEST Feature Charge LD/Local	1	$10.00	-$1.80	$8.20	$1.57	$9.77
Domestic Tier B CC Charge LD/Local	1	$38.00	-$6.84	$31.16	$7.77	$38.93
Total Monthly Recurring Charges						$48.70
Monthly Recurring Feature Charges For Service Period 07/01/2015 - 07/31/2015						
VoIP Initial 20 Blk DID Monthl	1	$6.25	-$1.13	$5.12	$0.99	$6.11
Total Monthly Recurring Feature Charges						$6.11

Total Voice over IP Service..... $54.81

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 7

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Voice Services Summary

Additional Charges Summary
Non-Recurring Charges For Service Period 06/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Invoice Media Paper	1	$25.00	$0.00	$25.00	$1.29	$26.29
Late Payment Charge	1	$3.22	$0.00	$3.22	$0.16	$3.38
Total Non-Recurring Charges						$29.67
Total Additional Charges		$29.67				
Total Voice Service		$84.48				

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Contract Fulfillment Summary

Contract Details
Contract ID: 687658-01
Contract Term: 36 Months
Contract Commitment: $48,000.00

Contract Start Date: 09/30/2013
Contract Renewal Date: 09/30/2016

VzB Accounts Contributing to Contract Commitment

Account	Invoice Month	Commitment Allocation	Total Contribution
X26 : 6000081542	10-2014	0.00%	$1,095.28
X26 : 6000081542	11-2014	0.00%	$1,084.64
X26 : 6000081542	12-2014	0.00%	$1,084.68
X26 : 6000081542	01-2015	0.00%	$1,084.64
X26 : 6000081542	02-2015	0.00%	$1,084.70
X26 : 6000081542	03-2015	0.00%	$1,053.76
X26 : 6000081542	04-2015	0.00%	$1,058.91
X26 : 6000083824	03-2015	0.00%	$811.87
X26 : 6000083824	04-2015	0.00%	$961.77
X26 : 6000083851	04-2015	0.00%	$4.82
X26 : 6000083852	04-2015	0.00%	$115.10
X26 : 6000083853	04-2015	0.00%	$4.82
Total Account Contributions			$9,444.99
Total Contribution for Contract Term			$9,444.99

Discount Summary as of 06/30/2015

Description	Amount	Amount Eligible For Discount	Discount
Voice Services:			
Long Distance VoIP			
VoIP Local/LD Charges	$48.00	$48.00	-$8.64
VoIP Feature	$6.25	$6.25	-$1.13
Total Account Contributions For Account	$54.25	$54.25	-$9.77

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 9

verizon

Voice Services - Charges by Telephone Number

Telephone Number (757) 292-4126
Monthly Recurring Feature Charges For Service Period 07/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
VoIP Initial 20 Blk DID Monthl	1	$6.25	-$1.13	$5.12	$0.99	$6.11
Total Monthly Recurring Feature Charges						$6.11
Total for Telephone Number (757) 292-4126						$6.11
Total Local Service Charges			$6.11			

Note: Total indicated above does not include applicable usage

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Important Update

TO OUR CUSTOMERS WHO INCUR FEDERAL UNIVERSAL SERVICE FEES (FUSF):
FUSF DECREASES TO 17.1% EFFECTIVE JULY 1, 2015

In response to changes in carrier contribution factors established by the Federal Communications Commission, the Verizon Federal Universal Service Fee (FUSF) will be adjusted from 17.4% to 17.1% effective July 1, 2015. FUSF helps fund telephone connections, especially in high-cost areas, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF is defined in the Verizon Service Publication and Price Guide at http://www.verizonenterprise.com/us/publications/service_guide/, and appears on your invoice under the "Taxes and Surcharges" heading.

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" from any bill-view screen and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at (800)444-1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

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Important Update

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS WHO INCUR THE ADMINSTRATIVE EXPENSE FEE (AEF):
AEF DECREASES TO 0.38% EFFECTIVE JULY 1, 2015

The Administrative Expense Fee has been decreased from 0.45% to 0.38%, effective July 1, 2015. The Administrative Expense Fee applies to interstate and international charges including interconnected VoIP charges. The Administrative Expense Fee is imposed to recover a portion of Verizon's internal costs associated with implementing, administering, and complying with federal regulations and programs.

TO ALL CUSTOMERS WITH DEDICATED INTERNET SERVICE:
INVOICE DISPLAY CHANGE TO BUNDLED INTERNET CHARGES

If you were being billed a bundled price for Internet access and port charges, your bill will now contain separate line items for Internet access and port charges. This display change adds more clarity and transparency to your invoice by itemizing each individual charge and does not affect the amount charged for your Dedicated Internet service.

TO OUR CUSTOMERS IN COLORADO:
CO PUC EDUCATIONAL NOTICE REGARDING THE COLORADO UNIVERSAL SERVICE FUND

You may have noticed a charge on your telephone bill for the Colorado Universal Service Fund (CUSF). This charge is required by the Colorado Public Utilities Commission (PUC) to pay for the Colorado Universal Service Fund (USF) established by state law.

What is the Colorado Universal Service Fund?
It is a fund to ensure that basic telephone service is affordable in Colorado. Money from the fund is used to support basic local phone service in areas where costs to provide service are high. This allows local phone rates to remain reasonably comparable across the state. Payments are made to telephone companies that serve areas with high costs and meet other PUC requirements for the funding.

What services is this charge applied to and who pays it?
This charge is assessed as a percentage of your in-state

Important Update

telecommunications services for local, wireless, paging, in-state long distance and optional services. The charge is not applied to interstate services. All telecommunications customers in Colorado pay this monthly charge.

What is the monthly charge?
The monthly charge is currently set at 2.6% percent, which was effective April 1, 2013. The PUC may adjust the charge over time depending on how much money is needed for the fund and to make sure that customers do not pay more than is necessary.
Who do I call if I have questions about this charge?
For more information, contact your telecommunications provider.

TO OUR CUSTOMERS WITH SERVICE IN FLORIDA:
FLORIDA PSC INCREASES THE TRS SURCHARGE EFFECTIVE JULY 1, 2015

The Florida Public Service Commission (FPSC) has increased the Florida Telecommunications Relay Services (TRS) monthly surcharge rate from $0.11 to $0.12, effective July 1, 2015.

TO OUR CUSTOMERS WITH SERVICE IN MASSACHUSETTS:
MASSACHUSETTS DTC INCREASES ENHANCED 911 SURCHARGE EFFECTIVE JULY 1, 2015

The Massachusetts Department of Telecommunications and Cable (DTC) has increased the Enhanced 911 Surcharge from $0.75 to $1.25 per month, effective July 1, 2015. The DTC order is available online at http://www.mass.gov/ocabr/docs/dtc/dockets/15-2/interimorder.pdf

TO OUR CUSTOMERS WITH SERVICE IN WYOMING:
WYOMING PSC INCREASES WUSF ASSESSMENT RATE EFFECTIVE JULY 1, 2015

The Wyoming PSC has increased the Wyoming Universal Service Fund (WUSF) assessment rate from 1.0% to 1.35%, effective July 1, 2015.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 112
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Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			KRISTY E DEJARNETTE	
			TOTAL XXXX XXXX 8200 0828 $8,278.40	
07/13	07/13	24194336327AJK4TFF	PLAZA AZTECA RESTAURANT SUFFOLK VA MCC: 5812 MERCHANT ZIP:	129.88
07/18	07/18	24427336SLM63AVYV	CHICK-FIL-A #01769 SUFFOLK VA MCC: 5814 MERCHANT ZIP: 23434	13.42
07/22	07/22	24592186800H9011X	PR *NEWSWIRE ASSOCIATI 888-776-0942 NJ MCC: 7399 MERCHANT ZIP: 07311	4,620.00
07/29	07/29	24403986KB91MAY9N	THE VIRGINIA SOCIETY OF 804-270-5344 VA MCC: 8398 MERCHANT ZIP: 23860	515.00
			H HADLEY WHITLOCK JR	
			TOTAL XXXX XXXX 8200 0887 $202.16-	
07/14	07/14	74592186300EE6PMT	HOTEL'BOOKING 844-876- CREDIT MCC: 4722 MERCHANT ZIP: 59144	202.16-
			JOANNE F JOYNER	
			TOTAL XXXX XXXX 8200 0846 $160.79	
07/29	07/29	24717084K4DMD8Q9R	TLF MONTES FLOWER AND GIF434-8345634 VA MCC: 5992 MERCHANT ZIP: 23847	72.46
07/30	07/30	24231686L80RP4FBN	DAIRY QUEEN #17361 WINDSOR VA MCC: 5814 MERCHANT ZIP:	8.41
07/30	07/30	24231686L80RP4FQ8	DAIRY QUEEN #17361 WINDSOR VA MCC: 5814 MERCHANT ZIP:	79.93
			KELLY D DEWITT	
			TOTAL XXXX XXXX 8200 1017 $11.26	
07/26	07/26	24431066J6SGQ5AAN	ARBYS 0871 CHARLOTTESVIL VA MCC: 5814 MERCHANT ZIP:	6.99
07/29	07/29	24427336JLYK66FMC	MCDONALD'S F1532 CHARLOTTESVIL VA MCC: 5814 MERCHANT ZIP: 22903	4.27
			LAUREN HARPER	
			TOTAL XXXX XXXX 8200 1166 $114.31	
07/06	07/06	24735425X7X72XG7G	SMITHFIELD GOURMET BAKERY SMITHFIELD VA MCC: 5812 MERCHANT ZIP: 23430	12.70
07/13	07/13	24316066KFYDJJP81	SHELL OIL 57548205709 SUFFOLK VA MCC: 5542 MERCHANT ZIP: 23437	37.41
07/20	07/20	24427336LYJ61JH6	FOOD LION #2111 COURTLAND VA MCC: 5411 MERCHANT ZIP: 23837	23.68
07/29	07/29	24316066KFYETMYVV	SHELL OIL 57548162900 NEWPORT NEWS VA MCC: 5542 MERCHANT ZIP: 23607	40.54
			AMY A COPELAND	
			TOTAL XXXX XXXX 8800 1967 $6,742.96	
07/08	07/08	24184075YT8D4X3XN	DOLRTREE 1324 00013243 SUFFOLK VA MCC: 5331 MERCHANT ZIP: 23434	10.00
07/08	07/08	24592186X06PQ2T48	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101.	270.99
07/10	07/10	24592186Z00RGTD54	VERIZON BUSINESS PAY 800-444-1926 CO MCC: 4899 MERCHANT ZIP: 80130	4,903.03
07/10	07/10	24592186Z00RGTD54	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	1,083.30
07/13	07/13	24592186Z001DXPL8	VERIZON BUSINESS PAY 800-444-1926 CO MCC: 4899 MERCHANT ZIP: 80130	306.34
07/13	07/13	24592186Z001DXPP6	VERIZON BUSINESS PAY 800-444-1926 CO MCC: 4899 MERCHANT ZIP: 80130	179.44
07/13	07/13	24592186Z001DXPRP	VERIZON BUSINESS PAY 800-444-1926 CO MCC: 4899 MERCHANT ZIP: 80130	179.44
07/16	07/16	24592186700H4AD8Q	J2 *METROFAX 888-929-4141 CA MCC: 5968 MERCHANT ZIP: 90028	7.99
			DAMIEN D SMITH	
			TOTAL XXXX XXXX 8201 0634 $621.91	
07/02	07/04	24610436R03T4884Y	ADOBE *CREATIVE CLOUD 800-833-6687 CA MCC: 5734 MERCHANT ZIP: 95110	39.99
07/08	07/08	24765018YBM4XLHH8	SUFFOLK BBQ CO SUFFOLK VA MCC: 5812 MERCHANT ZIP: 23434	27.00
07/13	07/13	24592186Z001XYTRD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	29.96
07/14	07/14	24592186300J89H8Y	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	468.90
07/20	07/20	24592186900A2DGG41	RACKSPACE CLOUD 210-312-4000 TX MCC: 4816 MERCHANT ZIP: 78218	170.00
07/31	07/31	24806416L0DJ2B2KE	FACEBOOK YDCMN7JN52 650-5187714 CA MCC: 7311 MERCHANT ZIP: 94025	20.00
08/02	08/02	24610436P09T6SXY4	ADOBE *CREATIVE CLOUD 800-833-6687 CA MCC: 5734 MERCHANT ZIP: 95110	39.99
08/03	08/03	24592186P00WK7ED0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	34.99
			DANIEL JOHNSON	
			TOTAL XXXX XXXX 8201 0068 $20.00	
07/13	07/13	24231686TW43Q84F	SUNOCO 0278442900 COURTLAND VA MCC: 5541 MERCHANT ZIP: 23437	20.00
			ERIN PARK	
			TOTAL XXXX XXXX 8201 0076 $929.10	
07/02	07/04	24194336R2AJK1E9A	PLAZA AZTECA RESTAURANT SUFFOLK VA MCC: 5812 MERCHANT ZIP:	38.15
07/09	07/09	24427336ZLM63PEE9	CHICK-FIL-A #01769 SUFFOLK VA MCC: 5814 MERCHANT ZIP: 23434	13.03
07/20	07/20	24184076QQ6E21W42	USPS 61981004634225748 WINDSOR VA MCC: 9402 MERCHANT ZIP: 23487	49.00

Continued on next page

FARMERS BANK
BUSINESS CARD REIMBURSEMENT REPORT

DATE	AMOUNT	PURCHASE	PURPOSE CODE (SEE BOTTOM)	DESCRIPTION	RECEIPT ATTACHED	GL Coding (Finance use only)
7/8/2015	$370.99	Amazon.com	O	new printer for D. Edwards		
7/8/2015	$10.60	DollarTree	S	supplies for		
7/10/2015	$4,605.03	Verizon Business Pay	O	payment for 24X26 + $5 fee		
7/10/2015	$1,083.30	Amazon.com	O	scanners for Lauren A. & Nicole P.		
7/13/2015	$306.24	Verizon Business Pay	O	payment for 52X26 + $5 fee		
7/13/2015	$179.44	Verizon Business Pay	O	payment for 51X26 + $5 fee		
7/13/2015	$179.44	Verizon Business Pay	O	payment for 53X26 + $5 fee		
7/18/2015	$7.95	J2*Metrofax	BD	set up of efax acct for D. Edwards		
Total	**$6,742.99**					

Submitted by: _____ Approved by: _____

Purpose Codes:

BD- Business Development
E- Education
HL- Hotel & Lodging
M- Marketing
ME- Meals & Entertainment
O-Other (describe)
S-Supplies
T-Travel

Directions: Please attach this completed report along with receipts over $75 to the Business Card statement and obtain your direct supervisor's approval before submitting to the Accounting Department.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 113
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

PRESORTED
FIRST CLASS

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 114
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

PRESORTED
FIRST CLASS

PITNEY BOWES
US POSTAGE
$00.41[6]
JUL 06 2015
ZIP 27704
02 1T
3002873

ADDRESS SERVICE REQUESTED

STATEMENT ENCLOSED

072987460 26 FUZ-N3B 23434

verizon

) TECHNOLOGY DR., STE 870
.LDON SPRING MO 63304

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS 1-888-807-8323

Account Number: 6000083852 X26

Invoice Number: 60000838521506
Invoice Date: 07/01/2015
Region/Loc: WBS/GAC

6000083852 N1 X26 C30 A 01345 B

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

Long distance service provided by MCI Communications Services, Inc. d/b/a Verizon Business Services.
Local service provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services or an affiliate.

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$54.25
Current Non-Recurring Charges	$25.00
Minimum Usage Charge	$0.00
Late Payment Charge	$3.22
Discounts Applied	-$9.77
Sub-Total Current Charges	**$72.70**
Federal Excise Tax	$0.00
State and Local Taxes	$3.92
Federal, State and Local Surcharges	$2.92
Federal Universal Service Fee (FUSF)	$4.94
Total Taxes/Surcharges	**$11.78**
Total Current Charges	**$84.48**
Previous Balance	$216.76
Payments Received - Thank You	$0.00
Adjustments	$0.00
Total Previous Balance	**$216.76**

Manage Your Account Online
See Next Page For Details

Total Amount Due **$301.24**

Please return this portion upon receipt to ensure proper credit

Account Number:	6000083852 X26	Total Due	Amount Enclosed
Invoice Number:	60000838521506	$301.24	

5.00 cc fee
306.24

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

Please remit payment to:
Conf #: 55695890

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

3-5 to post

☐ If billing address has changed, check here and complete reverse side

60000838529 20150630 000030124026000

Call Detail Legend

Type

Value	Description
1	Off-Net
2	Local Origination
3	Local Termination
4	On-Net
CAC	Carrier Access Charge
Dial	Dial Out
P	Payphone
CC	Calling Card
TLFM	Toll Free Meet Me
Toll	Toll Meet Me
X	Originating Number Unavailable

Rate

Value	Description
D	Day
E	Evening
N	Night
SI	Standard International
DI	Discount International
EI	Economy International
M	Multiple Rate Periods

Change of Address

Name: _____

Address: _____

City, State, Zip: _____

Telephone Number for New Address: (____)_____

Customer Contact Name: _____

Would you like us to be the primary long distance carrier for the number listed above? YES ☐ NO ☐

Customer Signature: _____

verizon

FARMERS BANK
Account Number: 6000083852 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838521506
Page: 1

Important Messages To Our Customers

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a registered user with appropriate entitlements, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code 5U494XCOMH and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your account.

*The Invitation Code provided expires on 08/24/2015 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.

How to Pay Your Invoice

Paying Online. Select "Payments" from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.
Paying by Mail. Detach the payment slip at the bottom of the Statement Summary, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."
Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).
Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check: Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Important Messages To Our Customers

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Late Payment Charge: A late payment charge equal to the lesser of a) one and one-half percent per month, or b) the maximum amount allowable by law in your state, may be applied to any past due invoice amount, as provided in your contract. The late penalty charge shall apply to any undisputed amount that is not paid within your contractual payment terms.

Statement Of Account As Of 06/30/2015

Account Aging Summary

Current Balance	Amount 0-30 Days	Amount Over 30 Days	Amount Over 60 Days	Amount Over 90 Days
$301.24	$162.59	$138.65	$0.00	$0.00

Detail By Invoice

Date	Description	Total
05/01/2015	Invoice #: 60000838521504	$138.65
Total Amount Due for Invoice #: 60000838521504		$138.65
06/01/2015	Invoice #: 60000838521505	$78.11
Total Amount Due for Invoice #: 60000838521505		$78.11
06/30/2015	Invoice #: 60000838521506	$84.48
Total Amount Due for Invoice #: 60000838521506		$84.48
Total Amount Due for All Invoices		$301.24

Tax and Surcharge Summary

Description	Total Tax
Long Distance, Data and Internet Taxes and Surcharges	
VA STATE SALES TAX	$0.16
STATE & LOCAL SURCHARGES	$0.04
VA COMMUNICATIONS SALES TAX	$1.25
Total Long Distance, Data and Internet Taxes and Surcharges	$1.45
Local and Integrated Services Taxes and Surcharges	
VA INTERSTATE TELECOM TAX SURCHARGE	$0.17
STATE & LOCAL SURCHARGES	$1.12
VA COMMUNICATIONS SALES TAX	$2.51
FEDERAL UNIVERSAL SERVICE FEE	$4.94
CARRIER COST RECOVERY CHARGE	$0.53
ADMINISTRATIVE EXPENSE FEE	$0.17
CARRIER ANNUAL REGULATORY CHARGE	$0.14
STATE 9-1-1 FEE	$0.75
Total Local and Integrated Services Taxes and Surcharges.....	$10.33
Total Taxes and Surcharges.....	$11.78

Current Charges Summary

	Usage Charges	Recurring Charges	Non-Recurring Charges	Amount	Discounts	Sub-Total	Taxes	Total
Voice Services								
Voice over IP	$0.00	$54.25	$0.00	$54.25	-$9.77	$44.48	$10.33	$54.81
Additional Charges	$0.00	$0.00	$28.22	$28.22	$0.00	$28.22	$1.45	$29.67
Total	$0.00	$54.25	$28.22	$82.47	-$9.77	$72.70	$11.78	$84.48
Total	$0.00	$54.25	$28.22	$82.47	-$9.77	$72.70	$11.78	$84.48

* Invoice is due and payable before 07/31/2015.
* Any portion of your total amount due not paid by that date is subject to a monthly service charge of 1.500%.

Voice Services Summary

Voice over IP Service Summary

Concurrent Call Limit: 1
Billing Type: Concurrent Calls (Tiered Domestic LD #7)
Service Type: IP Integrated Access (PBX)

Monthly Recurring Charges For Service Period 06/01/2015 - 06/30/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
BEST Feature Charge LD/Local	1	$10.00	-$1.80	$8.20	$1.57	$9.77
Domestic Tier B CC Charge LD/Local	1	$38.00	-$6.84	$31.16	$7.77	$38.93
Total Monthly Recurring Charges						$48.70

Monthly Recurring Feature Charges For Service Period 07/01/2015 - 07/31/2015

VoIP Initial 20 Blk DID Month1	1	$6.25	-$1.13	$5.12	$0.99	$6.11
Total Monthly Recurring Feature Charges						$6.11

Total Voice over IP Service..... $54.81

Voice Services Summary

Additional Charges Summary

Non-Recurring Charges For Service Period 06/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Invoice Media Paper	1	$25.00	$0.00	$25.00	$1.29	$26.29
Late Payment Charge	1	$3.22	$0.00	$3.22	$0.16	$3.38

Total Non-Recurring Charges..... $29.67

Total Additional Charges..... $29.67

Total Voice Service..... $84.48

Contract Fulfillment Summary

Contract Details

Contract ID: 687658-01
Contract Term: 36 Months
Contract Commitment: $48,000.00

Contract Start Date: 09/30/2013
Contract Renewal Date: 09/30/2016

VzB Accounts Contributing to Contract Commitment

Account	Invoice Month	Commitment Allocation	Total Contribution
X26 : 6000081542	10-2014	0.00%	$1,095.28
X26 : 6000081542	11-2014	0.00%	$1,084.64
X26 : 6000081542	12-2014	0.00%	$1,084.68
X26 : 6000081542	01-2015	0.00%	$1,084.64
X26 : 6000081542	02-2015	0.00%	$1,084.70
X26 : 6000081542	03-2015	0.00%	$1,053.76
X26 : 6000081542	04-2015	0.00%	$1,058.91
X26 : 6000083824	03-2015	0.00%	$811.87
X26 : 6000083824	04-2015	0.00%	$961.77
X26 : 6000083851	04-2015	0.00%	$4.82
X26 : 6000083852	04-2015	0.00%	$115.10
X26 : 6000083853	04-2015	0.00%	$4.82

Total Account Contributions..... $9,444.99

Total Contribution for Contract Term..... $9,444.99

Discount Summary as of 06/30/2015

Description	Amount	Amount Eligible For Discount	Discount
Voice Services:			
Long Distance VoIP			
VoIP Local/LD Charges	$48.00	$48.00	-$8.64
VoIP Feature	$6.25	$6.25	-$1.13
Total Account Contributions For Account	$54.25	$54.25	-$9.77

Voice Services - Charges by Telephone Number

Telephone Number (757) 292-4126

Monthly Recurring Feature Charges For Service Period 07/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
VoIP Initial 20 Blk DID Monthl	1	$6.25	-$1.13	$5.12	$0.99	$6.11

Total Monthly Recurring Feature Charges..... $6.11

Total for Telephone Number (757) 292-4126..... $6.11

Total Local Service Charges..... $6.11

Note: Total indicated above does not include applicable usage

Important Update

TO OUR CUSTOMERS WHO INCUR FEDERAL UNIVERSAL SERVICE FEES (FUSF):
FUSF DECREASES TO 17.1% EFFECTIVE JULY 1, 2015

In response to changes in carrier contribution factors established by the Federal Communications Commission, the Verizon Federal Universal Service Fee (FUSF) will be adjusted from 17.4% to 17.1% effective July 1, 2015. FUSF helps fund telephone connections, especially in high-cost areas, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF is defined in the Verizon Service Publication and Price Guide at http://www.verizonenterprise.com/us/publications/service_guide/, and appears on your invoice under the "Taxes and Surcharges" heading.

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" from any bill-view screen and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at (800)444-1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

Important Update

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS WHO INCUR THE ADMINSTRATIVE EXPENSE FEE (AEF):
AEF DECREASES TO 0.38% EFFECTIVE JULY 1, 2015

The Administrative Expense Fee has been decreased from 0.45% to 0.38%, effective July 1, 2015. The Administrative Expense Fee applies to interstate and international charges including interconnected VoIP charges. The Administrative Expense Fee is imposed to recover a portion of Verizon's internal costs associated with implementing, administering, and complying with federal regulations and programs.

TO ALL CUSTOMERS WITH DEDICATED INTERNET SERVICE:
INVOICE DISPLAY CHANGE TO BUNDLED INTERNET CHARGES

If you were being billed a bundled price for Internet access and port charges, your bill will now contain separate line items for Internet access and port charges. This display change adds more clarity and transparency to your invoice by itemizing each individual charge and does not affect the amount charged for your Dedicated Internet service.

TO OUR CUSTOMERS IN COLORADO:
CO PUC EDUCATIONAL NOTICE REGARDING THE COLORADO UNIVERSAL SERVICE FUND

You may have noticed a charge on your telephone bill for the Colorado Universal Service Fund (CUSF). This charge is required by the Colorado Public Utilities Commission (PUC) to pay for the Colorado Universal Service Fund (USF) established by state law.

What is the Colorado Universal Service Fund?
It is a fund to ensure that basic telephone service is affordable in Colorado. Money from the fund is used to support basic local phone service in areas where costs to provide service are high. This allows local phone rates to remain reasonably comparable across the state. Payments are made to telephone companies that serve areas with high costs and meet other PUC requirements for the funding.

What services is this charge applied to and who pays it?
This charge is assessed as a percentage of your in-state

Important Update

telecommunications services for local, wireless, paging, in-state long distance and optional services. The charge is not applied to interstate services. All telecommunications customers in Colorado pay this monthly charge.

What is the monthly charge?
The monthly charge is currently set at 2.6% percent, which was effective April 1, 2013. The PUC may adjust the charge over time depending on how much money is needed for the fund and to make sure that customers do not pay more than is necessary.
Who do I call if I have questions about this charge?
For more information, contact your telecommunications provider.

TO OUR CUSTOMERS WITH SERVICE IN FLORIDA:
FLORIDA PSC INCREASES THE TRS SURCHARGE EFFECTIVE JULY 1, 2015

The Florida Public Service Commission (FPSC) has increased the Florida Telecommunications Relay Services (TRS) monthly surcharge rate from $0.11 to $0.12, effective July 1, 2015.

TO OUR CUSTOMERS WITH SERVICE IN MASSACHUSETTS:
MASSACHUSETTS DTC INCREASES ENHANCED 911 SURCHARGE EFFECTIVE JULY 1, 2015

The Massachusetts Department of Telecommunications and Cable (DTC) has increased the Enhanced 911 Surcharge from $0.75 to $1.25 per month, effective July 1, 2015. The DTC order is available online at http://www.mass.gov/ocabr/docs/dtc/dockets/15-2/interimorder.pdf

TO OUR CUSTOMERS WITH SERVICE IN WYOMING:
WYOMING PSC INCREASES WUSF ASSESSMENT RATE EFFECTIVE JULY 1, 2015

The Wyoming PSC has increased the Wyoming Universal Service Fund (WUSF) assessment rate from 1.0% to 1.35%, effective July 1, 2015.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 115
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

PRESORTED
FIRST CLASS

PITNEY BOWES
US POSTAGE
$00.41[6]
JUL 06 2015
ZIP 27704
02 1T
3002873

ADDRESS SERVICE REQUESTED

STATEMENT ENCLOSED

072987458 26 FUZ-N3B 23434

verizon

) TECHNOLOGY DR., STE 870
.ELDON SPRING MO 63304

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS 1-888-807-8323

Account Number: 6000083851 X26

Invoice Number: 60000838511506
Invoice Date: 07/01/2015
Region/Loc: WBS/GAC

6000083851 N1 X26 C30 A 01342 B

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

Long distance service provided by MCI Communications Services, Inc. d/b/a Verizon Business Services.
Local service provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services or an affiliate.

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$48.00
Current Non-Recurring Charges	$25.00
Minimum Usage Charge	$0.00
Late Payment Charge	$1.31
Sub-Total Current Charges	**$74.31**
Federal Excise Tax	$0.00
State and Local Taxes	$4.03
Federal, State and Local Surcharges	$3.01
Federal Universal Service Fee (FUSF)	$5.33
Total Taxes/Surcharges	**$12.37**
Total Current Charges	**$86.68**
Previous Balance	$87.76
Payments Received - Thank You	$0.00
Adjustments	$0.00
Total Previous Balance	**$87.76**

Manage Your Account Online
See Next Page For Details

Total Amount Due **$174.44**

Please return this portion upon receipt to ensure proper credit

Account Number:	6000083851 X26	Total Due	Amount Enclosed
Invoice Number:	60000838511506	$174.44	

5.00 cc fee
179.44

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

Please remit payment to:

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

Conf #: 55695452

☐ If billing address has changed, check here and complete reverse side

3-5 days

60000838510 20150630 000017444026000

Call Detail Legend

Type

Value	Description
1	Off-Net
2	Local Origination
3	Local Termination
4	On-Net
CAC	Carrier Access Charge
Dial	Dial Out
P	Payphone
CC	Calling Card
TLFM	Toll Free Meet Me
Toll	Toll Meet Me
X	Originating Number Unavailable

Rate

Value	Description
D	Day
E	Evening
N	Night
SI	Standard International
DI	Discount International
EI	Economy International
M	Multiple Rate Periods

Change of Address

Name: _____

Address: _____

City, State, Zip: _____

Telephone Number for New Address: (____)_____

Customer Contact Name: _____

Would you like us to be the primary long distance carrier for the number listed above? YES ☐ NO ☐

Customer Signature: _____

verizon

FARMER'S BANK
Account Number: 6000083851 X26

Invoice Date: 07/01/2015
Invoice Number: 6000083851150 6
Page: 1

Important Messages To Our Customers

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a registered user with appropriate entitlements, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code PJYLFJE7ZC and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your account.

*The Invitation Code provided expires on 08/24/2015 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.

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Paying by Mail. Detach the payment slip at the bottom of the Statement Summary, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."
Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).
Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check: Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Important Messages To Our Customers

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Late Payment Charge: A late payment charge equal to the lesser of a) one and one-half percent per month, or b) the maximum amount allowable by law in your state, may be applied to any past due invoice amount, as provided in your contract. The late penalty charge shall apply to any undisputed amount that is not paid within your contractual payment terms.

Statement Of Account As Of 06/30/2015

Account Aging Summary

Current Balance	Amount 0-30 Days	Amount Over 30 Days	Amount Over 60 Days	Amount Over 90 Days
$174.44	$166.94	$7.50	$0.00	$0.00

Detail By Invoice

Date	Description	Total	
05/01/2015	Invoice #: 60000838511504	$7.50	
Total Amount Due for Invoice #: 60000838511504			$7.50
06/01/2015	Invoice #: 60000838511505	$80.26	
Total Amount Due for Invoice #: 60000838511505			$80.26
06/30/2015	Invoice #: 60000838511506	$86.68	
Total Amount Due for Invoice #: 60000838511506			$86.68
Total Amount Due for All Invoices			$174.44

Tax and Surcharge Summary

Description	Total Tax
Long Distance, Data and Internet Taxes and Surcharges	
VA STATE SALES TAX	$0.07
STATE & LOCAL SURCHARGES	$0.04
VA COMMUNICATIONS SALES TAX	$1.25
Total Long Distance, Data and Internet Taxes and Surcharges	$1.36
Local and Integrated Services Taxes and Surcharges	
VA INTERSTATE TELECOM TAX SURCHARGE	$0.18
STATE & LOCAL SURCHARGES	$1.13
VA COMMUNICATIONS SALES TAX	$2.71
FEDERAL UNIVERSAL SERVICE FEE	$5.33
CARRIER COST RECOVERY CHARGE	$0.58
ADMINISTRATIVE EXPENSE FEE	$0.18
CARRIER ANNUAL REGULATORY CHARGE	$0.15
STATE 9-1-1 FEE	$0.75
Total Local and Integrated Services Taxes and Surcharges.....	$11.01
Total Taxes and Surcharges.....	$12.37

Current Charges Summary

	Usage Charges	Recurring Charges	Non-Recurring Charges	Amount	Discounts	Sub-Total	Taxes	Total
Voice Services								
Voice over IP	$0.00	$48.00	$0.00	$48.00	$0.00	$48.00	$11.01	$59.01
Additional Charges	$0.00	$0.00	$26.31	$26.31	$0.00	$26.31	$1.36	$27.67
Total	$0.00	$48.00	$26.31	$74.31	$0.00	$74.31	$12.37	$86.68
Total	$0.00	$48.00	$26.31	$74.31	$0.00	$74.31	$12.37	$86.68

* Invoice is due and payable before 07/31/2015.
* Any portion of your total amount due not paid by that date is subject to a monthly service charge of 1.500%.

Voice Services Summary

Voice over IP Service Summary

Concurrent Call Limit: 1
Billing Type: Concurrent Calls (Tiered Domestic LD #7)
Service Type: IP Integrated Access (PBX)

Monthly Recurring Charges For Service Period 06/01/2015 - 06/30/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
BEST Feature Charge LD/Local	1	$10.00	$0.00	$10.00	$1.92	$11.92
Domestic Tier B CC Charge LD/Local	1	$38.00	$0.00	$38.00	$9.09	$47.09

Total Monthly Recurring Charges..... $59.01

Total Voice over IP Service..... $59.01

Voice Services Summary

Additional Charges Summary

Non-Recurring Charges For Service Period 06/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Invoice Media Paper	1	$25.00	$0.00	$25.00	$1.29	$26.29
Late Payment Charge	1	$1.31	$0.00	$1.31	$0.07	$1.38

Total Non-Recurring Charges..... $27.67

Total Additional Charges..... $27.67

Total Voice Service..... $86.68

Contract Fulfillment Summary

Contract Details

Contract ID: 687658-01
Contract Term: 36 Months
Contract Commitment: $48,000.00

Contract Start Date: 09/30/2013
Contract Renewal Date: 09/30/2016

VzB Accounts Contributing to Contract Commitment

Account	Invoice Month	Commitment Allocation	Total Contribution
X26 : 6000081542	10-2014	0.00%	$1,095.28
X26 : 6000081542	11-2014	0.00%	$1,084.64
X26 : 6000081542	12-2014	0.00%	$1,084.68
X26 : 6000081542	01-2015	0.00%	$1,084.64
X26 : 6000081542	02-2015	0.00%	$1,084.70
X26 : 6000081542	03-2015	0.00%	$1,053.76
X26 : 6000081542	04-2015	0.00%	$1,058.91
X26 : 6000083824	03-2015	0.00%	$811.87
X26 : 6000083824	04-2015	0.00%	$961.77
X26 : 6000083851	04-2015	0.00%	$4.82
X26 : 6000083852	04-2015	0.00%	$115.10
X26 : 6000083853	04-2015	0.00%	$4.82

Total Account Contributions..... $9,444.99

Total Contribution for Contract Term..... $9,444.99

Important Update

TO OUR CUSTOMERS WHO INCUR FEDERAL UNIVERSAL SERVICE FEES (FUSF):
FUSF DECREASES TO 17.1% EFFECTIVE JULY 1, 2015

In response to changes in carrier contribution factors established by the Federal Communications Commission, the Verizon Federal Universal Service Fee (FUSF) will be adjusted from 17.4% to 17.1% effective July 1, 2015. FUSF helps fund telephone connections, especially in high-cost areas, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF is defined in the Verizon Service Publication and Price Guide at http://www.verizonenterprise.com/us/publications/service_guide/, and appears on your invoice under the "Taxes and Surcharges" heading.

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HOW TO CONTACT VERIZON REPAIR

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TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

Important Update

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS WHO INCUR THE ADMINSTRATIVE EXPENSE FEE (AEF):
AEF DECREASES TO 0.38% EFFECTIVE JULY 1, 2015

The Administrative Expense Fee has been decreased from 0.45% to 0.38%, effective July 1, 2015. The Administrative Expense Fee applies to interstate and international charges including interconnected VoIP charges. The Administrative Expense Fee is imposed to recover a portion of Verizon's internal costs associated with implementing, administering, and complying with federal regulations and programs.

TO ALL CUSTOMERS WITH DEDICATED INTERNET SERVICE:
INVOICE DISPLAY CHANGE TO BUNDLED INTERNET CHARGES

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TO OUR CUSTOMERS IN COLORADO:
CO PUC EDUCATIONAL NOTICE REGARDING THE COLORADO UNIVERSAL SERVICE FUND

You may have noticed a charge on your telephone bill for the Colorado Universal Service Fund (CUSF). This charge is required by the Colorado Public Utilities Commission (PUC) to pay for the Colorado Universal Service Fund (USF) established by state law.

What is the Colorado Universal Service Fund?
It is a fund to ensure that basic telephone service is affordable in Colorado. Money from the fund is used to support basic local phone service in areas where costs to provide service are high. This allows local phone rates to remain reasonably comparable across the state. Payments are made to telephone companies that serve areas with high costs and meet other PUC requirements for the funding.

What services is this charge applied to and who pays it?
This charge is assessed as a percentage of your in-state

Important Update

telecommunications services for local, wireless, paging, in-state long distance and optional services. The charge is not applied to interstate services. All telecommunications customers in Colorado pay this monthly charge.

What is the monthly charge?
The monthly charge is currently set at 2.6% percent, which was effective April 1, 2013. The PUC may adjust the charge over time depending on how much money is needed for the fund and to make sure that customers do not pay more than is necessary.
Who do I call if I have questions about this charge?
For more information, contact your telecommunications provider.

TO OUR CUSTOMERS WITH SERVICE IN FLORIDA:
FLORIDA PSC INCREASES THE TRS SURCHARGE EFFECTIVE JULY 1, 2015

The Florida Public Service Commission (FPSC) has increased the Florida Telecommunications Relay Services (TRS) monthly surcharge rate from $0.11 to $0.12, effective July 1, 2015.

TO OUR CUSTOMERS WITH SERVICE IN MASSACHUSETTS:
MASSACHUSETTS DTC INCREASES ENHANCED 911 SURCHARGE EFFECTIVE JULY 1, 2015

The Massachusetts Department of Telecommunications and Cable (DTC) has increased the Enhanced 911 Surcharge from $0.75 to $1.25 per month, effective July 1, 2015. The DTC order is available online at http://www.mass.gov/ocabr/docs/dtc/dockets/15-2/interimorder.pdf

TO OUR CUSTOMERS WITH SERVICE IN WYOMING:
WYOMING PSC INCREASES WUSF ASSESSMENT RATE EFFECTIVE JULY 1, 2015

The Wyoming PSC has increased the Wyoming Universal Service Fund (WUSF) assessment rate from 1.0% to 1.35%, effective July 1, 2015.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 116
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

PRESORTED
FIRST CLASS

PITNEY BOWES
US POSTAGE
$00.41[6]
JUL 06 2015
ZIP 27704
02 1T
3002873

ADDRESS SERVICE REQUESTED

STATEMENT ENCLOSED

072987459 26 FUZ-N3B 23434

verizon

0 TECHNOLOGY DR., STE 870
:LDON SPRING MO 63304

800 - 574 - 7848

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS ~~1-866-807-8323~~

Account Number: 6000083853 X26

Invoice Number: 60000838531506
Invoice Date: 07/01/2015
Region/Loc: WBS/GAC

6000083853 N1 X26 C30 A 01343 B

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

Long distance service provided by MCI Communications Services, Inc. d/b/a Verizon Business Services.
Local service provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services or an affiliate.

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$48.00
Current Non-Recurring Charges	$25.00
Minimum Usage Charge	$0.00
Late Payment Charge	$1.31
Sub-Total Current Charges	**$74.31**
Federal Excise Tax	$0.00
State and Local Taxes	$4.03
Federal, State and Local Surcharges	$3.01
Federal Universal Service Fee (FUSF)	$5.33
Total Taxes/Surcharges	**$12.37**
Total Current Charges	**$86.68**
Previous Balance	$87.76
Payments Received - Thank You	$0.00
Adjustments	$0.00
Total Previous Balance	**$87.76**

Manage Your Account Online
See Next Page For Details

Total Amount Due **$174.44**

Please return this portion upon receipt to ensure proper credit

Account Number:	6000083853 X26	Total Due	Amount Enclosed
Invoice Number:	60000838531506	$174.44	

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

174.44
5.00
179.44

Please remit payment to:

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

Cong #: 55695057
3-5 days

☐ If billing address has changed, check here and complete reverse side

60000838538 20150630 000017444026000

Call Detail Legend

Type

Value	Description
1	Off-Net
2	Local Origination
3	Local Termination
4	On-Net
CAC	Carrier Access Charge
Dial	Dial Out
P	Payphone
CC	Calling Card
TLFM	Toll Free Meet Me
Toll	Toll Meet Me
X	Originating Number Unavailable

Rate

Value	Description
D	Day
E	Evening
N	Night
SI	Standard International
DI	Discount International
EI	Economy International
M	Multiple Rate Periods

Change of Address

Name: _____

Address: _____

City, State, Zip: _____

Telephone Number for New Address: (____)_____

Customer Contact Name: _____

Would you like us to be the primary long distance carrier for the number listed above? YES ☐ NO ☐

Customer Signature: _____

verizon

FARMER'S BANK
Account Number: 6000083853 X26

Invoice Date: 07/01/2015
Invoice Number: 6000083853150 6
Page: 1

Important Messages To Our Customers

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a registered user with appropriate entitlements, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code K8SVYCWXWL and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your account.

*The Invitation Code provided expires on 08/24/2015 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.

How to Pay Your Invoice

Paying Online. Select "Payments" from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.
Paying by Mail. Detach the payment slip at the bottom of the Statement Summary, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."
Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).
Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check: Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Important Messages To Our Customers

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Late Payment Charge: A late payment charge equal to the lesser of a) one and one-half percent per month, or b) the maximum amount allowable by law in your state, may be applied to any past due invoice amount, as provided in your contract. The late penalty charge shall apply to any undisputed amount that is not paid within your contractual payment terms.

Statement Of Account As Of 06/30/2015

Account Aging Summary

Current Balance	Amount 0-30 Days	Amount Over 30 Days	Amount Over 60 Days	Amount Over 90 Days
$174.44	$166.94	$7.50	$0.00	$0.00

Detail By Invoice

Date	Description	Total
05/01/2015	Invoice #: 60000838531504	$7.50
Total Amount Due for Invoice #: 60000838531504		$7.50
06/01/2015	Invoice #: 60000838531505	$80.26
Total Amount Due for Invoice #: 60000838531505		$80.26
06/30/2015	Invoice #: 60000838531506	$86.68
Total Amount Due for Invoice #: 60000838531506		$86.68
Total Amount Due for All Invoices		$174.44

Tax and Surcharge Summary

Description	Total Tax
Long Distance, Data and Internet Taxes and Surcharges	
VA STATE SALES TAX	$0.07
STATE & LOCAL SURCHARGES	$0.04
VA COMMUNICATIONS SALES TAX	$1.25
Total Long Distance, Data and Internet Taxes and Surcharges	**$1.36**
Local and Integrated Services Taxes and Surcharges	
VA INTERSTATE TELECOM TAX SURCHARGE	$0.18
STATE & LOCAL SURCHARGES	$1.13
VA COMMUNICATIONS SALES TAX	$2.71
FEDERAL UNIVERSAL SERVICE FEE	$5.33
CARRIER COST RECOVERY CHARGE	$0.58
ADMINISTRATIVE EXPENSE FEE	$0.18
CARRIER ANNUAL REGULATORY CHARGE	$0.15
STATE 9-1-1 FEE	$0.75
Total Local and Integrated Services Taxes and Surcharges	**$11.01**
Total Taxes and Surcharges	**$12.37**

Current Charges Summary

	Usage Charges	Recurring Charges	Non-Recurring Charges	Amount	Discounts	Sub-Total	Taxes	Total
Voice Services								
Voice over IP	$0.00	$48.00	$0.00	$48.00	$0.00	$48.00	$11.01	$59.01
Additional Charges	$0.00	$0.00	$26.31	$26.31	$0.00	$26.31	$1.36	$27.67
Total	$0.00	$48.00	$26.31	$74.31	$0.00	$74.31	$12.37	$86.68
Total	$0.00	$48.00	$26.31	$74.31	$0.00	$74.31	$12.37	$86.68

* Invoice is due and payable before 07/31/2015.
* Any portion of your total amount due not paid by that date is subject to a monthly service charge of 1.500%.

Voice Services Summary

Voice over IP Service Summary

Concurrent Call Limit: 1
Billing Type: Concurrent Calls (Tiered Domestic LD #7)
Service Type: IP Integrated Access (PBX)

Monthly Recurring Charges For Service Period 06/01/2015 - 06/30/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
BEST Feature Charge LD/Local	1	$10.00	$0.00	$10.00	$1.92	$11.92
Domestic Tier B CC Charge LD/Local	1	$38.00	$0.00	$38.00	$9.09	$47.09

Total Monthly Recurring Charges..... $59.01

Total Voice over IP Service..... $59.01

Voice Services Summary

Additional Charges Summary

Non-Recurring Charges For Service Period 06/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Invoice Media Paper	1	$25.00	$0.00	$25.00	$1.29	$26.29
Late Payment Charge	1	$1.31	$0.00	$1.31	$0.07	$1.38

Total Non-Recurring Charges..... $27.67

Total Additional Charges..... $27.67

Total Voice Service..... $86.68

Contract Fulfillment Summary

Contract Details

Contract ID: 607658-01
Contract Term: 36 Months
Contract Commitment: $48,000.00

Contract Start Date: 09/30/2013
Contract Renewal Date: 09/30/2016

VzB Accounts Contributing to Contract Commitment

Account	Invoice Month	Commitment Allocation	Total Contribution
X26 : 6000081542	10-2014	0.00%	$1,095.28
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X26 : 6000081542	02-2015	0.00%	$1,084.70
X26 : 6000081542	03-2015	0.00%	$1,053.76
X26 : 6000081542	04-2015	0.00%	$1,058.91
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X26 : 6000083824	04-2015	0.00%	$961.77
X26 : 6000083851	04-2015	0.00%	$4.82
X26 : 6000083852	04-2015	0.00%	$115.10
X26 : 6000083853	04-2015	0.00%	$4.82

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Total Contribution for Contract Term..... $9,444.99

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 117
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

PRESORTED
FIRST CLASS

PITNEY BOWES
US POSTAGE
$00.41[6]
JUL 06 2015
ZIP 27704
02 11
3002873

ADDRESS SERVICE REQUESTED

STATEMENT ENCLOSED

072987461 26 FUZ-N3B 23434

verizon

0 TECHNOLOGY DR., STE 870
LDON SPRING MO 63304

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS 1-888-807-8323

Account Number: 6000083824 X26

Invoice Number: 60000838241506
Invoice Date: 07/01/2015
Region/Loc: WBS/GAC

6000083824 N1 X26 C30 A 01344 B

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

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Local service provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services or an affiliate.

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Statement Summary

Current Usage Charges	$0.00	
Current Monthly Recurring Charges	$943.25	
Current Non-Recurring Charges	$25.00	
Minimum Usage Charge	$0.00	
Late Payment Charge	$49.75	
Sub-Total Current Charges	**$1,018.00**	
Federal Excise Tax	$0.00	
State and Local Taxes	$57.03	
Federal, State and Local Surcharges	$57.15	
Federal Universal Service Fee (FUSF)	$104.70	
Total Taxes/Surcharges	**$218.88**	
Total Current Charges		**$1,236.88**
Previous Balance	$3,363.15	
Payments Received - Thank You	$0.00	
Adjustments	$0.00	
Total Previous Balance		**$3,363.15**

Manage Your Account Online
See Next Page For Details

Total Amount Due	**$4,600.03**

Please return this portion upon receipt to ensure proper credit

Account Number:	6000083824 X26	Total Due	Amount Enclosed
Invoice Number:	60000838241506	$4,600.03	

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

Please remit payment to:

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

☐ **If billing address has changed, check here and complete reverse side**

60000838244 20150630 000460003026000

Call Detail Legend

Type

Value	Description
1	Off-Net
2	Local Origination
3	Local Termination
4	On-Net
CAC	Carrier Access Charge
Dial	Dial Out
P	Payphone
CC	Calling Card
TLFM	Toll Free Meet Me
Toll	Toll Meet Me
X	Originating Number Unavailable

Rate

Value	Description
D	Day
E	Evening
N	Night
SI	Standard International
DI	Discount International
EI	Economy International
M	Multiple Rate Periods

Change of Address

Name: _____

Address: _____

City, State, Zip: _____

Telephone Number for New Address: (____)_____

Customer Contact Name: _____

Would you like us to be the primary long distance carrier for the number listed above? YES ☐ NO ☐

Customer Signature: _____

verizon

FARMER'S BANK
Account Number: 6000083824 X26

Invoice Date: 07/01/2015
Invoice Number: 60000838241506
Page: 1

Important Messages To Our Customers

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a registered user with appropriate entitlements, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code RYMUJP5Q5J and complete the simple registration process.*
3. Upon signing into Verizon Enterprise Center you will have immediate access to your account.

*The Invitation Code provided expires on 08/24/2015 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.

How to Pay Your Invoice

Paying Online. Select "Payments" from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.
Paying by Mail. Detach the payment slip at the bottom of the Statement Summary, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."
Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).
Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check: Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Important Messages To Our Customers

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Late Payment Charge: A late payment charge equal to the lesser of a) one and one-half percent per month, or b) the maximum amount allowable by law in your state, may be applied to any past due invoice amount, as provided in your contract. The late penalty charge shall apply to any undisputed amount that is not paid within your contractual payment terms.

Statement Of Account As Of 06/30/2015

Account Aging Summary

Current Balance	Amount 0-30 Days	Amount Over 30 Days	Amount Over 60 Days	Amount Over 90 Days
$4,600.03	$2,451.87	$1,196.37	$951.79	$0.00

Detail By Invoice

Date	Description	Total	
04/01/2015	Invoice #: 60000838241503	$951.79	
Total Amount Due for Invoice #: 60000838241503			$951.79
05/01/2015	Invoice #: 60000838241504	$1,196.37	
Total Amount Due for Invoice #: 60000838241504			$1,196.37
06/01/2015	Invoice #: 60000838241505	$1,214.99	
Total Amount Due for Invoice #: 60000838241505			$1,214.99
06/30/2015	Invoice #: 60000838241506	$1,236.88	
Total Amount Due for Invoice #: 60000838241506			$1,236.88
Total Amount Due for All Invoices			$4,600.03

Tax and Surcharge Summary

Description	Total Tax
Long Distance, Data and Internet Taxes and Surcharges	
VA STATE SALES TAX	$2.49
STATE & LOCAL SURCHARGES	$0.04
VA COMMUNICATIONS SALES TAX	$1.25
Total Long Distance, Data and Internet Taxes and Surcharges	**$3.78**
Local and Integrated Services Taxes and Surcharges	
VA INTERSTATE TELECOM TAX SURCHARGE	$3.58
STATE & LOCAL SURCHARGES	$21.46
VA COMMUNICATIONS SALES TAX	$53.29
FEDERAL UNIVERSAL SERVICE FEE	$104.70
CARRIER COST RECOVERY CHARGE	$11.32
ADMINISTRATIVE EXPENSE FEE	$3.58
CARRIER ANNUAL REGULATORY CHARGE	$2.92
STATE 9-1-1 FEE	$14.25
Total Local and Integrated Services Taxes and Surcharges.....	**$215.10**
Total Taxes and Surcharges.....	**$218.88**

Current Charges Summary

	Usage Charges	Recurring Charges	Non-Recurring Charges	Amount	Discounts	Sub-Total	Taxes	Total
Voice Services								
Voice over IP	$0.00	$943.25	$0.00	$943.25	$0.00	$943.25	$215.10	$1,158.35
Additional Charges	$0.00	$0.00	$74.75	$74.75	$0.00	$74.75	$3.78	$78.53
Total	$0.00	$943.25	$74.75	$1,018.00	$0.00	$1,018.00	$218.88	$1,236.88
Total	$0.00	$943.25	$74.75	$1,018.00	$0.00	$1,018.00	$218.88	$1,236.88

* Invoice is due and payable before 07/31/2015.
* Any portion of your total amount due not paid by that date is subject to a monthly service charge of 1.500%.

Voice Services Summary

Voice over IP Service Summary

Concurrent Call Limit: 19
Billing Type: Concurrent Calls (Tiered Domestic LD #7)
Service Type: IP Integrated Access (PBX)

Monthly Recurring Charges For Service Period 06/01/2015 - 06/30/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
BEST Feature Charge LD/Local	19	$190.00	$0.00	$190.00	$36.43	$226.43
Domestic Tier B CC Charge LD/Local	19	$722.00	$0.00	$722.00	$172.69	$894.69
Total Monthly Recurring Charges						$1,121.12

Monthly Recurring Feature Charges For Service Period 07/01/2015 - 07/31/2015

VoIP Initial 20 Blk DID Month1	1	$6.25	$0.00	$6.25	$1.21	$7.46
VoIP Add'l 20 DID Blk Monthly	1	$25.00	$0.00	$25.00	$4.77	$29.77
Total Monthly Recurring Feature Charges						$37.23

Total Voice over IP Service..... $1,158.35

Voice Services Summary

Additional Charges Summary

Non-Recurring Charges For Service Period 06/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
Invoice Media Paper	1	$25.00	$0.00	$25.00	$1.29	$26.29
Late Payment Charge	1	$49.75	$0.00	$49.75	$2.49	$52.24

Total Non-Recurring Charges..... $78.53

Total Additional Charges..... $78.53

Total Voice Service..... $1,236.88

Contract Fulfillment Summary

Contract Details

Contract ID: 687658-01
Contract Term: 36 Months
Contract Commitment: $48,000.00

Contract Start Date: 09/30/2013
Contract Renewal Date: 09/30/2016

VzB Accounts Contributing to Contract Commitment

Account	Invoice Month	Commitment Allocation	Total Contribution
X26 : 6000081542	10-2014	0.00%	$1,095.28
X26 : 6000081542	11-2014	0.00%	$1,084.64
X26 : 6000081542	12-2014	0.00%	$1,084.68
X26 : 6000081542	01-2015	0.00%	$1,084.64
X26 : 6000081542	02-2015	0.00%	$1,084.70
X26 : 6000081542	03-2015	0.00%	$1,053.76
X26 : 6000081542	04-2015	0.00%	$1,058.91
X26 : 6000083824	03-2015	0.00%	$811.87
X26 : 6000083824	04-2015	0.00%	$961.77
X26 : 6000083851	04-2015	0.00%	$4.82
X26 : 6000083852	04-2015	0.00%	$115.10
X26 : 6000083853	04-2015	0.00%	$4.82

Total Account Contributions..... $9,444.99

Total Contribution for Contract Term..... $9,444.99

Voice Services - Charges by Telephone Number

Telephone Number (757) 514-3491

Monthly Recurring Feature Charges For Service Period 07/01/2015 - 07/31/2015

Description	Quantity	Amount	Discount	Sub-Total	Taxes	Total
VoIP Initial 20 Blk DID Monthl	1	$6.25	$0.00	$6.25	$1.21	$7.46
VoIP Add'l 20 DID Blk Monthly	1	$25.00	$0.00	$25.00	$4.77	$29.77

Total Monthly Recurring Feature Charges..... $37.23

Total for Telephone Number (757) 514-3491..... $37.23

Total Local Service Charges..... $37.23

Note: Total indicated above does not include applicable usage

Voice Services - Usage by Product Summary

Local Usage by Telephone Number

Description	Calls	Minutes	Sub-Total	Surcharge	Total
(757) 242-6111	1	1.0	$0.00	$0.00	$0.00
Total	1	1.0	$0.00	$0.00	$0.00

Note: Total does not include any applicable discounts, taxes, or tax related surcharges.

Important Update

TO OUR CUSTOMERS WHO INCUR FEDERAL UNIVERSAL SERVICE FEES (FUSF):
FUSF DECREASES TO 17.1% EFFECTIVE JULY 1, 2015

In response to changes in carrier contribution factors established by the Federal Communications Commission, the Verizon Federal Universal Service Fee (FUSF) will be adjusted from 17.4% to 17.1% effective July 1, 2015. FUSF helps fund telephone connections, especially in high-cost areas, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF is defined in the Verizon Service Publication and Price Guide at http://www.verizonenterprise.com/us/publications/service_guide/, and appears on your invoice under the "Taxes and Surcharges" heading.

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" from any bill-view screen and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at (800)444-1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

Important Update

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS WHO INCUR THE ADMINSTRATIVE EXPENSE FEE (AEF):
AEF DECREASES TO 0.38% EFFECTIVE JULY 1, 2015

The Administrative Expense Fee has been decreased from 0.45% to 0.38%, effective July 1, 2015. The Administrative Expense Fee applies to interstate and international charges including interconnected VoIP charges. The Administrative Expense Fee is imposed to recover a portion of Verizon's internal costs associated with implementing, administering, and complying with federal regulations and programs.

TO ALL CUSTOMERS WITH DEDICATED INTERNET SERVICE:
INVOICE DISPLAY CHANGE TO BUNDLED INTERNET CHARGES

If you were being billed a bundled price for Internet access and port charges, your bill will now contain separate line items for Internet access and port charges. This display change adds more clarity and transparency to your invoice by itemizing each individual charge and does not affect the amount charged for your Dedicated Internet service.

TO OUR CUSTOMERS IN COLORADO:
CO PUC EDUCATIONAL NOTICE REGARDING THE COLORADO UNIVERSAL SERVICE FUND

You may have noticed a charge on your telephone bill for the Colorado Universal Service Fund (CUSF). This charge is required by the Colorado Public Utilities Commission (PUC) to pay for the Colorado Universal Service Fund (USF) established by state law.

What is the Colorado Universal Service Fund?
It is a fund to ensure that basic telephone service is affordable in Colorado. Money from the fund is used to support basic local phone service in areas where costs to provide service are high. This allows local phone rates to remain reasonably comparable across the state. Payments are made to telephone companies that serve areas with high costs and meet other PUC requirements for the funding.

What services is this charge applied to and who pays it?
This charge is assessed as a percentage of your in-state

Important Update

telecommunications services for local, wireless, paging, in-state long distance and optional services. The charge is not applied to interstate services. All telecommunications customers in Colorado pay this monthly charge.

What is the monthly charge?
The monthly charge is currently set at 2.6% percent, which was effective April 1, 2013. The PUC may adjust the charge over time depending on how much money is needed for the fund and to make sure that customers do not pay more than is necessary.
Who do I call if I have questions about this charge?
For more information, contact your telecommunications provider.

TO OUR CUSTOMERS WITH SERVICE IN FLORIDA:
FLORIDA PSC INCREASES THE TRS SURCHARGE EFFECTIVE JULY 1, 2015

The Florida Public Service Commission (FPSC) has increased the Florida Telecommunications Relay Services (TRS) monthly surcharge rate from $0.11 to $0.12, effective July 1, 2015.

TO OUR CUSTOMERS WITH SERVICE IN MASSACHUSETTS:
MASSACHUSETTS DTC INCREASES ENHANCED 911 SURCHARGE EFFECTIVE JULY 1, 2015

The Massachusetts Department of Telecommunications and Cable (DTC) has increased the Enhanced 911 Surcharge from $0.75 to $1.25 per month, effective July 1, 2015. The DTC order is available online at http://www.mass.gov/ocabr/docs/dtc/dockets/15-2/interimorder.pdf

TO OUR CUSTOMERS WITH SERVICE IN WYOMING:
WYOMING PSC INCREASES WUSF ASSESSMENT RATE EFFECTIVE JULY 1, 2015

The Wyoming PSC has increased the Wyoming Universal Service Fund (WUSF) assessment rate from 1.0% to 1.35%, effective July 1, 2015.

verizon

500 TECHNOLOGY DR., STE 870
WELDON SPRING MO 63304

CUSTOMER SERVICE 1-800-319-9565
CREDIT/COLLECTIONS 1-888-807-8323

Account Number: 6000083824 X26

To view and pay your invoice online visit
https://enterprisecenter.verizon.com

Invoice Number: 60000838241506
Invoice Date: 07/01/2015
Region/Loc: WBS/GAC
6000083824 X26 C30 00000 B
FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Latisha??

$4,605.03

Conf #:
000055588505

Statement Summary

Current Usage Charges	$0.00	
Current Monthly Recurring Charges	$943.25	
Current Non-Recurring Charges	$25.00	
Minimum Usage Charge	$0.00	
Late Payment Charge	$49.75	
Sub-Total Current Charges	$1,018.00	
Federal Excise Tax	$0.00	
State and Local Taxes	$57.03	
Federal, State and Local Surcharges	$57.15	
Federal Universal Service Fee (FUSF)	$104.70	
Total Taxes/Surcharges	$218.88	
Total Current Charges.....		$1,236.88
Previous Balance	$3,363.15	
Payments Received - Thank You	$0.00	
Adjustments	$0.00	
Total Previous Balance.....		$3,363.15
Total Amount Due		$4,600.03

Please return this portion upon receipt to ensure proper credit

Account Number:	6000083824 X26	Total Due	Amount Enclosed
Invoice Number:	60000838241506	$4,600.03	

Please mail correspondence to:
VERIZON BUSINESS
PO BOX 31307
SALT LAKE CITY UT 84130-1307

FARMER'S BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Verizon Business
P.O. BOX 660072
DALLAS TX 75266-0072

60000838244 20150630 000460003026000

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 118
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Kristy DeJarnette
To: arjun.nair@verizon.com
Cc: amy.copeland@farmersbankva.com; bill.bailey@farmersbankva.com; dick.holland@farmersbankva.com
Subject: FW: Update on Verizon Compensation Case
Date: Wednesday, August 19, 2015 2:21:33 PM

The below email is sent on behalf of Dick Holland...

A J
Thanks for the call this morning and thanks for your efforts to correct many of the wrongs Verizon has created with our account. You asked me to put my thoughts to Verizon in an email and that is the intent of this correspondence.

We are still waiting to receive the $14,000+ that we advanced to you eighteen months ago for a work around to ensure our 911 capabilities were working correctly. Our main concern was, and still is, the security of our staff and customers while Verizon still continues to be working on this matter a year later. It was documented via email that we would be reimbursed for the expense of the work around. I never understood why we had to advance these funds to Verizon immediately, yet wait 18 months for a reimbursement, but nonetheless it is time for that to be paid and the matter to be settled. With no resolution to date, it appears Verizon is hoping we will forget about the matter and I can assure you that will not happen here. We at Farmers Bank find these practices and procedures unacceptable and unprofessional. The fact that you have a monopoly allows you to operate in this fashion and tells me something about the fiber and character of your company.

Verizon has indicated that the configuration of our account is atrocious and you are working to reconfigure it appropriately. I understand that the past configuration included being charged for services we never used or had need of. I would like that researched and the appropriate amount of overcharges refunded going back to when the inappropriate configuration occurred.

The most recent matter in review was even more reprehensible. You failed to send out bills on our main line number for three months (to the wrong address while all other bills were sent correctly) and without notice put a block on our main incoming line and failed to notify us of your action until we had no service. I don't understand why all charges could not be sent under the same bill. I think at present we get eight to ten bills a month for various services. When we placed a service call it took your technicians three days to figure out someone at Verizon had blocked the line. After this was discovered it took an inordinate amount of time to correct it. Mr. Morris, with Verizon indicated Verizon may have sent the bills and we lost them. This seems like a sad excuse to suggest we lost the same (one out of ten) bill three months in a row. Further to the point, after we wired you the amount owed, you mailed all three bills to the same address and we received them. As critical as phone service is to our customers we would never be that irresponsible. The more logical conclusion is that the billing was not handled correctly by Verizon and someone is trying to cover up their mistakes.

I again request three things:

1. The reimbursement of the $14,000+ that has been owed for eighteen months on a previous matter within 45 days.

2. A report including supervisors responsible for how Farmers Bank has been treated and serviced.
3. Financial consideration of $35,000 for the week we were without phone service.

The $35,000 is reconciled as such: $7,000 per day for the interruption in phone service, the reputational damage we suffered, the loss of business, the headache and stress and all of the time internally our employees spent talking with Verizon and notifying and handling compliants from customers regarding the issue. If I had not experienced this, I would never have believed Verizon could be so inept in your policies and procedures, so cowardly in your explanations, so poor in your level of service, and so indifferent in seeing something brought to resolution, particularly in light of the fault being totally that of Verizon.

This is not extortion. It is simply a fair resolution to your actions.

Dick Holland

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 119
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey; dick.holland@farmersbankva.com
Subject: Follow up from Verizon
Date: Tuesday, July 21, 2015 5:25:03 PM

Good afternoon all,

I wanted to give you a quick update on my progress with your account.

I'm still working to compile your services. I should have this finished by tomorrow. Apologies for the slight delay, I've been swamped for the past few days, and your accounts are quite convoluted.

I am also working with customer advocacy (our customer compensation group) to get you credits for the 4 days of downtime you had experienced. I will continue updating you on this as I see the case progress.

Please let me know if you need anything.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 120
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: dick.holland@farmersbankva.com
Cc: amy.copeland@farmersbankva.com; Bill Bailey
Subject: Update on Verizon Compensation Case
Date: Tuesday, August 11, 2015 5:14:57 PM

Good afternoon Mr. Holland,

I just finished reviewing the case with my manager and the folks at our customer advocacy department.

The gentleman handling the case is Ronald Morris (9734224906). He is the contact to follow up with in case you cannot reach me. I am now the point man on the case.

I want to give you a more detailed roadmap on how I intend to handle the account/compensation :

I will be asking for two credits. The first credit is to address the 4 days of service interruption. I will be asking for a month of free service credited to the account (6000083824X26), which amounts to $943.00.

I then want to implement the new solution I've been discussing with Mrs. Copeland and Mr. Bailey.

For the second credit, to address the loss of business/issues you've had with your previous solution, I will be asking for 2 months of free service on your new solution. As we have not configured the solution, I do not have an exact dollar amount for this credit. This credit will be far larger than the first credit.

This is all a tentative roadmap, I still have Verizon bureaucracy to work through. However, I've strongly advocated your case for compensation, and it is obvious the situation warrants it. At this stage I've submitted the paperwork for the first credit. Mrs. Copeland, Mr.Bailey, My engineer, and I are working to finalize the configuration on the new system.

Please let me know if you have any questions.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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Visit verizon.com/mediumbusiness

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 121
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: invoiceinquiry@verizon.com
To: bill.bailey@farmersbankva.com
Cc: arjun.nair@verizon.com
Subject: Ownership/Resolution | Farmers Bank | 6000081542X26 | INQ2015100726929
Date: Thursday, October 8, 2015 3:25:52 AM

Dear Bill Bailey,

I have completed researching your service availability inquiry, ticket INQ2015100726929 and found the following:

Summary of Issue:
- You are seeking for credit for the service outage incurred.
- Trouble Ticket: 2015070841096
- Circuit Impacted: W1A75660
- Account: 6000081542X26
- Priority: 1
- Outage time: 4:28

Resolution:
- Applied the days of credit equivalent to 5 days for the outages on the affected service, service ID W1A75660 billing on account 6000081542X26.
- Credit calculation was based on Verizon SLA Guide for Internet Dedicated Service.
- Approved Credit Amount: $56.50 pre-tax
- Credit Timeframe: Service period from October 1, 2015 to October 31, 2015
- Credit posting date: Credit has been approved and will be posted to the account in 3 to 5 business days. Changes in your invoice will soon follow on November 2015 or December 2015 invoice.

Verizon apologizes for any inconvenience this may have caused.

If you have any remaining questions related to this resolution or have any additional issues/concerns that I might address, please respond to this email.

**Please note: Per Verizon standard service guide, any invoiced amount not disputed within 6 months/contract language is deemed correct and binding. Credit start period will be based on 1st bill disputed date.

You may receive a brief one minute email survey in the next several days from Verizon requesting your evaluation of your experience with this transaction. The ticket number in the subject line of this request will be referenced in the survey.

Thank you for choosing Verizon.

Razel N. Fondavilla
Analyst – Billing and Customer Care | Verizon Enterprise Solutions
Tel: 1-800-284-2991 | Ext: 1829

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 122
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Dick Holland [mailto:dick.holland@farmersbankva.com]
Sent: Monday, September 21, 2015 9:57 AM
To: Nair, Arjun
Cc: 'Bill Bailey'; amy.copeland@farmersbankva.com
Subject: RE: update from Verizon

AJ

Eight months credit at a minimum plus the $14,000 check or we go to war. Just to reiterate our phone conversation – we are out $14,000 because we had to pay for a work around because Verizon could not get the 911 issue resolved. It is still not resolved and well after a year we have not been reimbursed, having been promised it in writing. Our account was reconfigured very poorly, costing us more per month for who knows how long. I expect Verizon knows. You shut our phones down for a week again because of your proven ineptness in not sending the bills. And now to correct your screw ups we had to sign a new contract for an additional $18,000 annually so you can get it right. In my opinion Verizon is dishonest and will exploit and overcharge every opportunity they get. You tell whoever is in charge of reimbursement decisions to call me. I am so angry I can hardly live with it. No company should be allowed to do business as Verizon does, especially when they have a monopoly. I expect we are not the only ones to be treated like this. You do business like that long enough and it comes back home. We will do our part to see that it comes back to hurt Verizon.

Dick Holland

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 123
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun [mailto:arjun.nair@verizon.com]
Sent: Monday, September 21, 2015 10:30 AM
To: dick.holland@farmersbankva.com
Cc: Bill Bailey; amy.copeland@farmersbankva.com
Subject: update from Verizon

Good morning Mr. Holland,

I wanted to give you an update on my work with Bill and Amy. Apologies for not sending this on Friday.

Bill and I have submitted a new configuration to provisioning. The configuration places independent phone systems at each of your location, eliminating any single point of failure and minimizing downtime in the event of a network failure (by routing calls away from the problem site).

I am working with my provisioning staff to make sure people I trust are managing this order. We should be conducting an introductory call with Bill and Amy in the next few days to verify configurations and outline the installation process.

I am now going to start work on the credit to this account (to handle the SCC complaint). My goal is 6 months of free service, which amounts to roughly $27k. I am on getting another credit (using the remote call forwarding issue you had almost a year ago) to make up the balance of the 35k you are asking for. Realistically, I am expecting my management to credit about 4 months of service (~18k) in addition to the 15k (this would be cash) from the remote call forwarding.

I will update you at the end of the week on my progress again. Let me know if you have any questions or need any clarification.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 124
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Nair, Arjun
To: amy.copeland@farmersbankva.com
Cc: Bill Bailey
Subject: RE: New VoIP Diagram - 911 Display Info from Dispatch
Date: Thursday, August 6, 2015 3:44:26 PM

Hi Amy,

This is exactly what I needed, it confirms our suspicions regarding the shared trunking system.

I'm going to review this with my engineer to confirm our version of the layout is correct. Here is a summary :

The Suffolk location has its own independent 23 call path system. This is hosted over a T1 connection. Adtran 908e router is used for this. According to the diagram, Suffolk also has its own PRI to handle its own voice requirements. We discussed this PRI during our call, it's the one we suspect isn't being used.

The 4 other locations use a shared trunking (BEST) system originating from Suffolk. System has 19 call paths. This was the system we had a problem with. The calls themselves are partly routed through a foreign network (which I think is the FIS-managed Verizon MPLS, please confirm). The calls then come back to Suffolk, route through the Adtran 908e and through the T1 connection to the PSTN.

The layout of this system is susceptible to quality of service issues at several points. If the VoIP is being routed through the Charter internet connection to make its way back to Suffolk, there may not be any VoIP prioritization for packets, meaning you would have packet loss, jitter, and latency. The second point is the T1 connecting Suffolk to the PSTN. If the VoIP system was being used at max capacity, it requires 2.6 mbps dedicated internet (64 kbps per call). The T1 only provides 1.5mbps, enough for 24 call paths.

The new system I am going to propose will have Verizon internet going to each branch office, used for VoIP/redundancy for primary internet. I would like to see if it is possible to use the MPLS network for this purpose. It is important to have the VoIP packets running over Verizon internet (or some type of dedicated internet at the least). I am able to provision tagging for packets to ensure VoIP packets are prioritized (this will guarantee call quality). This covers the data path till it reaches the Adtran 908e in Suffolk. I want to fuse the Suffolk system and shared system at this point of the data path. Then, we need to upgrade the Verizon internet connection between the Adtran 908e at Suffolk and the PSTN to ensure it can handle the VoIP traffic. As for the PRI in Suffolk, we can either migrate the numbers to the VoIP circuit, disconnect it if it isn't being used, or keep it as is if you'd like.

I will run all of this by my engineers. Could you and Bill also confirm the above summary looks correct? Once they confirm the existing design, we can finalize the new design. I will have the existing design confirmed by close of business tomorrow.

Please let me know if you have any questions.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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From: Amy Copeland [mailto:amy.copeland@farmersbankva.com]
Sent: Thursday, August 06, 2015 1:10 PM
To: Nair, Arjun
Cc: Bill Bailey
Subject: FW: New VoIP Diagram - 911 Display Info from Dispatch

AJ,

Here is the configuration from Bill Stemm from last year.

Amy Copeland
Marketing & IT Project Assistant
Farmers Bank
3100 Godwin Blvd.
Suffolk, Virginia 23434
(757)242-6111
Cell: (757)647-1913

The information contained in this e-mail and any attachment thereto is confidential and/or proprietary to Farmers Bank. The information transmitted herewith is intended only for use by the individual or entity to which it is addressed. If the reader of this message is not the intended recipient, you are hereby notified that any review, retransmission, dissemination, distribution, copying or other use of, or taking of any action in reliance upon this information is strictly prohibited. If you have received this communication in error, please notify the sender immediately by replying to this email and delete the material from your computer.

From: Stemm, William (BILL) [mailto:bill.stemm@verizon.com]
Sent: Monday, August 04, 2014 4:33 PM
To: Amy Copeland <amy.copeland@farmersbankva.com>
Cc: Piccirillo, Michael <mike.piccirillo@verizon.com>; 'Bill Bailey' (bill.bailey@farmersbankva.com) <bill.bailey@farmersbankva.com>
Subject: New VoIP Diagram - 911 Display Info from Dispatch

Amy,

From the design files you have provided, I was able to put this together as I see it should be. Please review and let me know if an where I may have missed something.

Once we have this design locked down, we will know exactly how to proceed.

Thanks,

Bill

Bill Stemm
Cslt Eng-Ntwk Consulting Medium Business | Verizon
ITIL® Foundation v3 Certified

(W) 813.775.7848
(F) 301.847.2662
bill.stemm@verizon.com

Repair Issue? To create a ticket now for the quickest resolution Click Here!
Billing Issue? To submit an invoice inquiry Click Here!
To manage your account online Click Here!

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 125
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From:	Nair, Arjun
To:	dick.holland@farmersbankva.com
Cc:	bill.bailey@farmersbankva.com
Subject:	Follow up from Verizon
Date:	Monday, September 28, 2015 5:33:34 PM

Hi Mr. Holland,

I just tried your cell.

I wanted to write to give you an update on Farmer's Account and ask for your help.

I have received approval from our director to disburse ~$14,800 to address your RCF issue from 2013. This will be paid as a check. We have submitted the approval to accounting. We should see the check in your hands within 2 weeks. I will be working on getting you the credit for the outage issue this week.

I need your help with scheduling the OVC call. This is a call where we would be verifying configuration information and introducing Bill/Amy to our order manager, Cheryl. This call needs to be completed in order for me to receive credit for working with your account.

If the call isn't completed by Wednesday, your account moves into October credit. This compromises my compensation and any promotional consideration. I've been working for almost 6 months towards a promotion (I would still work with your account), and one inconsistent month is enough to ruin my chances. The call itself doesn't move the order forward. You would still have the ability to cancel, and indeed this is something that I would help facilitate if the need arose. The call is purely related to my compensation and promotional credit.

I've worked as diligently as I can to make sure you receive the level of service you deserved from Verizon. I've always delivered on my promises, sought to go the extra mile when resolving issues or configuring solutions, and always tried my best to ensure your account received my best quality of support. This call is something I need your help on. I will always do what's best for Farmer's Bank. Please reach out to Bill and ask him to work with me on this call.

Please let me know if you have any questions or need any clarification.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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Visit **verizon.com/mediumbusiness**

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 126
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
~~CITY~~/COUNTY of Isle of Wight to-wit:

This day, Erin W. Park, Controller of Farmers Bank, Windsor, Virginia ("Farmers Bank"), personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Erin W. Park, Controller of Farmers Bank, and am authorized to make this affidavit on behalf of Farmers Bank.

2. I am an employee of Farmers Bank and have worked at Farmers Bank continuously from April 1, 2013 through the date of this affidavit.

3. As Controller for Farmers Bank, I am a salaried employee with an effective hourly rate of $39.91 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. As of the date of this affidavit, I have expended at minimum four (4) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of one hundred fifty-nine dollars and 64/100 ($159.64) for Farmers Bank.

FARMERS BANK, WINDSOR, VIRGINIA

By: Erin W. Park
Erin W. Park
Controller

Subscribed and sworn to this 18th day of May, 2016 by Erin W. Park, Controller of Farmers Bank, Windsor, Virginia. Ms. Park is personally known to me or produced _____ as identification.

Joanne Faircloth Joyner
NOTARY PUBLIC

My commission expires: 7/31/19

JOANNE FAIRCLOTH JOYNER
Commonwealth of Virginia
Notary Public
Commission No. 337547
My Commission Expires 7/31/2019

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 127
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
~~CITY~~/COUNTY of Isle of Wight to-wit:

This day, Amy A. Copeland, Executive Assistant and Project Coordinator of Farmers Bank, Windsor, Virginia ("Farmers Bank"), personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Amy A. Copeland, Executive Assistant and Project Coordinator of Farmers Bank, and am authorized to make this affidavit on behalf of Farmers Bank.

2. I am an employee of Farmers Bank and have worked at Farmers Bank continuously from April 1, 2013 through the date of this affidavit.

3. As Executive Assistant and Project Coordinator for Farmers Bank, I am a salaried employee with an effective hourly rate of $23.41 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. As of the date of this affidavit, I have expended at minimum seven hundred fourteen (714) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of sixteen thousand seven hundred fourteen dollars and 74/100 ($16,714.74) for Farmers Bank.

FARMERS BANK, WINDSOR, VIRGINIA

By: Amy A Copeland
Amy A. Copeland
Executive Assistant and Project Coordinator

Subscribed and sworn to this 18th day of May, 2016 by Amy A. Copeland, Executive Assistant and Project Coordinator of Farmers Bank, Windsor, Virginia. Ms. Copeland is personally known to me or produced _____ as identification.

Joanne Faircloth Joyner
NOTARY PUBLIC

My commission expires: 7/31/19

JOANNE FAIRCLOTH JOYNER
Commonwealth of Virginia
Notary Public
Commission No. 337547
My Commission Expires 7/31/2019

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 128
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
~~CITY~~/COUNTY of Isle of Wight, to-wit:

This day, Bill N. Bailey, Vice President and IT Manager of Farmers Bank, Windsor, Virginia ("Farmers Bank"), personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Bill N. Bailey, Vice President and IT Manager of Farmers Bank, and am authorized to make this affidavit on behalf of Farmers Bank.

2. I am an employee of Farmers Bank and have worked at Farmers Bank continuously from April 1, 2013 through the date of this affidavit.

3. As Vice President and IT Manager for Farmers Bank, I am a salaried employee with an effective hourly rate of $42.79 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. As of the date of this affidavit, I have expended at minimum four hundred seven (407) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of seventeen thousand four hundred fifteen dollars and 53/100 ($17,415.53) for Farmers Bank.

FARMERS BANK, WINDSOR, VIRGINIA

By: Bill N. Bailey
Bill N. Bailey
Vice President and IT Manager

Subscribed and sworn to this 18th day of May, 2016 by Bill N. Bailey, Vice President and IT Manager of Farmers Bank, Windsor, Virginia. Mr. Bailey is personally known to me or produced _____ as identification.

Joanne Faircloth Joyner
NOTARY PUBLIC

My commission expires: 7/31/19

JOANNE FAIRCLOTH JOYNER
Commonwealth of Virginia
Notary Public
Commission No. 337547
My Commission Expires 7/31/2019

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 129
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
CITY/COUNTY of Hampton, to-wit:

This day, Norene T. Phillips, personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Norene T. Phillips, former Senior Vice President and Chief Operating Officer of Farmers Bank, Windsor, Virginia ("Farmers Bank").

2. I was an employee of Farmers Bank and worked at Farmers Bank continuously from April 1, 2013 until I retired on December 31, 2013.

3. As Senior Vice President and Chief Operating Officer for Farmers Bank, I was a salaried employee with an effective hourly rate of $73.43 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint and prior to my retirement from Farmers Bank.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. Prior to my retirement from Farmers Bank, I expended at minimum fifty-one (51) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of three thousand forty-four dollars and 93/100 ($3,744.93) for Farmers Bank.

By: Norene T. Phillips
Norene T. Phillips

Subscribed and sworn to this 23rd day of May, 2016 by Norene T. Phillips. Ms. Phillips is personally known to me or produced Known by me as identification.

Rita L. Thomas
NOTARY PUBLIC

My commission expires: 9/30/18

RITA L. THOMAS
NOTARY PUBLIC
REG # 202814
MY COMMISSION EXPIRES 09/30/2018
COMMONWEALTH OF VIRGINIA

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 130
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
~~CITY~~/COUNTY of Isle of Wight, to-wit:

This day, Kristy E. DeJarnette, Executive Vice President and Chief Financial Officer of Farmers Bank, Windsor, Virginia ("Farmers Bank"), personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Kristy E. DeJarnette, Executive Vice President and Chief Financial Officer of Farmers Bank, and am authorized to make this affidavit on behalf of Farmers Bank.

2. I am an employee of Farmers Bank and have worked at Farmers Bank continuously from April 1, 2013 through the date of this affidavit.

3. As Executive Vice President and Chief Financial Officer for Farmers Bank, I am a salaried employee with an effective hourly rate of $64.42 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. As of the date of this affidavit, I have expended at minimum twelve (12) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of seven hundred seventy-three dollars and 04/100 ($773.04) for Farmers Bank.

FARMERS BANK, WINDSOR, VIRGINIA

By: Kristy E. DeJarnette
Kristy E. DeJarnette
Executive Vice President and Chief Financial Officer

Subscribed and sworn to this 18th day of May, 2016 by Kristy E. DeJarnette, Executive Vice President and Chief Financial Officer of Farmers Bank, Windsor, Virginia. Ms. DeJarnette is personally known to me or produced _____ as identification.

Joanne Faircloth Joyner
NOTARY PUBLIC

My commission expires: 7/31/19

JOANNE FAIRCLOTH JOYNER
Commonwealth of Virginia
Notary Public
Commission No. 337547
My Commission Expires 7/31/2019

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 131
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
~~CITY~~/COUNTY of Isle of Wight to-wit:

This day, Patricia T. Allen, Senior Vice President and Chief Operations Officer/Director of Loan Operations of Farmers Bank, Windsor, Virginia ("Farmers Bank"), personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Patricia T. Allen, Senior Vice President and Chief Operations Officer/Director of Loan Operations of Farmers Bank, and am authorized to make this affidavit on behalf of Farmers Bank.

2. I am an employee of Farmers Bank and have worked at Farmers Bank continuously from April 1, 2013 through the date of this affidavit.

3. As Senior Vice President and Chief Operations Officer/Director of Loan Operations for Farmers Bank, I am a salaried employee with an effective hourly rate of $59.38 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. As of the date of this affidavit, I have expended at minimum ten (10) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of five hundred ninety-three dollars and 80/100 ($593.80) for Farmers Bank.

FARMERS BANK, WINDSOR, VIRGINIA

By: Patricia T. Allen
Patricia T. Allen
Senior Vice President and
Chief Operations Officer/Director of Loan Operations

Subscribed and sworn to this 19th day of May, 2016 by Patricia T. Allen, Senior Vice President and Chief Operations Officer/Director of Loan Operations of Farmers Bank, Windsor, Virginia. Ms. Allen is personally known to me or produced _____ as identification.

Joanne Faircloth Joyner
NOTARY PUBLIC

My commission expires: 7/31/19

JOANNE FAIRCLOTH JOYNER
Commonwealth of Virginia
Notary Public
Commission No. 337547
My Commission Expires 7/31/2019

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 132
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

AFFIDAVIT

COMMONWEALTH OF VIRGINIA
~~CITY~~/COUNTY of Isle of Wight to-wit:

This day, Richard J. Holland, Jr., Chief Executive Officer and Chairman of the Board of Farmers Bank, Windsor, Virginia ("Farmers Bank"), personally appeared before me, the undersigned notary public, in my jurisdiction, and being duly sworn, stated:

1. I am Richard J. Holland, Jr., Chief Executive Officer and Chairman of the Board of Farmers Bank, and am authorized to make this affidavit on behalf of Farmers Bank.

2. I am an employee of Farmers Bank and have worked at Farmers Bank continuously from April 1, 2013 through the date of this affidavit.

3. As Chief Executive Officer and Chairman of the Board for Farmers Bank, I am a salaried employee with an effective hourly rate of $116.83 at all times relevant to this Complaint.

4. I am personally familiar with the actions and conduct of Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services (collectively "Verizon") and affiliates regarding its dealings with Farmers Bank as more specifically described in the Complaint.

5. I have read the Complaint and all the factual allegations are true and accurate to the best of my information and belief.

6. As of the date of this affidavit, I have expended at minimum twenty-seven (27) hours on Verizon issues more specifically identified in the Complaint resulting in a time-to-value loss of three thousand one hundred fifty-four dollars and 41/100 ($3,154.41) for Farmers Bank.

FARMERS BANK, WINDSOR, VIRGINIA

By: _____
Richard J. Holland, Jr.
Chief Executive Officer and Chairman of the Board

Subscribed and sworn to this 18th day of May, 2016 by Richard J. Holland, Jr., Chief Executive Officer and Chairman of the Board of Farmers Bank, Windsor, Virginia. Mr. Holland is personally known to me or produced _____ as identification.

_____
NOTARY PUBLIC

My commission expires: 7/31/19

JOANNE FAIRCLOTH JOYNER
Commonwealth of Virginia
Notary Public
Commission No. 337547
My Commission Expires 7/31/2019

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 133
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Verizon
500 Technology Dr Ste 840
Weldon Springs MO 63304

Corporation ID 93370666
Bill Payer ID Y2743074
Node No. 15745285

verizon

000073 02 SP 0.705 I101K274 0001
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Except as otherwise indicated, long distance service is provided by MCI Communications Services, Inc. d/b/a Verizon Business Services, and local service is provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services. Massachusetts local service is provided by MCImetro Access Transmission Services of Massachusetts, Inc. d/b/a Verizon Access Transmission Services of Massachusetts. Virginia intrastate long distance and local services are provided by MCImetro Access Transmission Services of Virginia, Inc. d/b/a Verizon Access Transmission Services of Virginia. New York local nonswitched private line service also may be provided by Metropolitan Fiber Systems of New York, Inc.

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Corporate ID: VN93370666
Bill Payer ID: Y2743074
Invoice Number: 74533955
Invoice Date: 10/10/2015
R Location: GAC

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$25.00
Current Non-Recurring Charges	$7,216.47
Discounts and Promotions Applied	$0.00
Subtotal Current Charges	**$7,241.47**
Federal Excise Tax	$0.00
State and Local Taxes	$362.07
Federal, State, and Local Surcharges	$39.01
Federal Universal Service Fee (FUSF)	$0.00
Total Taxes/Surcharges	**$401.08**
Total Current Charges	**$7,642.55**
Total Past Due	**$0.00**
Total Amount Due	**$7,642.55**

Contact us online at https://enterprisecenter.verizon.com or call 800-264-1000
See reverse side for additional contact and payment information.
If payment is not received within your contractual payment terms, a late payment fee of 1.5% or as described in your contract will be assessed.

Remittance Statement

Bill Payer ID: Y2743074
FARMERS BANK
Invoice Number: 74533955
Invoice Date: 10/10/2015

If Paying By Mail, Return This Form With Payment
Payment is Due in 30 Days

Total Amount Due $ 7,642.55

Amount Enclosed $_____

107905 34020704030007048 745339557 00000764255 10/10/15

1079053402070403000704874533955700000764255

Verizon Business
P.O. BOX 660794
DALLAS, TX 75266-0794

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a user, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature.

How to Pay Your Invoice

Paying Online. Select Payments from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.

Paying by Mail. Detach the payment slip at the bottom of the reverse side of this sheet, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."

Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).

Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check. Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Important Messages to Our Customers

Invoice Number: 74533955 Invoice Date: 10/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO OUR CUSTOMERS WHO INCUR FEDERAL UNIVERSAL SERVICE FEES (FUSF):
FUSF SURCHARGE DECREASED TO 16.7% EFFECTIVE OCTOBER 1, 2015

In response to changes in carrier contribution factors established by the Federal Communications Commission, Verizon's Federal Universal Service Fee (FUSF) will be adjusted from 17.1% to 16.7% effective October 1, 2015. FUSF helps fund telephone connections, especially in high-cost areas, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF appears on your invoice under the "Taxes and Surcharges" heading. For more information regarding the FUSF surcharge, please visit the Verizon Service Publication and Price Guide at http://www.verizonenterprise.com/us/publications/service_guide/, or the FCC website, https://www.fcc.gov/.

TO OUR CUSTOMERS WITH FRAME RELAY AND ATM SERVICE:
FRAME RELAY AND ATM SERVICE TO BE DISCONTINUED ON OR AFTER SEPTEMBER 30, 2015

During September 2012, customers with Verizon Frame Relay and/or Asynchronous Transfer Mode (ATM) services were notified of our intent to discontinue these services. On July 10, 2015 customers who are on a month-to-month service agreement were notified that their Frame Relay and/or ATM service will be discontinued effective on or after September 30, 2015. Frame Relay and ATM customers who are under a Verizon Business term agreement that has yet to expire can continue to use the service until the later of the term period expiration date or September 30, 2015.

Please contact your Verizon account team to discuss the Verizon replacement solutions available to meet the needs of your company or agency. Alternatively, you may send an inquiry to one of the following e-mail addresses:

For Frame Relay service: tuivzbframerelay@verizon.com
For ATM service: tuivzbatm@verizon.com

Verizon is committed to working with you to transition your service as

seamlessly as possible. We value your loyalty and look forward to a continued partnership.

TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

TO OUR CUSTOMERS IN CONNECTICUT:
HOW TO RESOLVE AN ISSUE REGARDING YOUR BILL OR SERVICE

If you have an issue regarding your bill or service, contact Verizon Customer Care following the contact information reflected on this invoice. If your issue is not resolved to your satisfaction, ask to speak with a supervisor. Either initially or upon dissatisfaction with the resolution of your complaint, you may notify:

Department of Public Utility Control, Consumer Assistance
10 Franklin Square
New Britain, CT 06051

The Department of Public Utility Control may also be reached toll free within Connecticut at 1(800)382-4586 or 1-860-827-2622 from out of state.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at (800)444-1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS WITH SERVICE IN IDAHO:
IDAHO PUC SOLICITATION NOTICE:

You have important rights under the Idaho Telephone Solicitation Act. Under the Act it is illegal for persons attempting to sell you goods or services by phone to: 1) Intimidate or harass you in connection with the attempted sale. 2) Refuse to hang up and free your phone line immediately once you request them to do so. 3) Misstate price, quality, or availability of goods/services, or fail

to reveal all material terms re-sale of goods/services. 4) Advertise, represent, or imply they have endorsement of any government office or agency when they do not. 5) Advertise, represent, or imply they have valid registration # with the Attorney General (AG) when they do not. 6) Use any unfair method of competition or unfair/deceptive practice. Any person not yet 18 purchasing goods/services pursuant to phone solicitation may cancel purchase within a reasonable time after purchase is made. No parent/legal guardian having custody of a person not yet 18 is liable for purchase of goods/services by a person not yet 18 pursuant to phone solicitation. When you agree to purchase goods/services by phone, you may have a right to reconsider and cancel your agreement for 3 business days after receiving written confirmation of sale. A person whose rights are violated by phone solicitors may have the right to declare a contract of purchase null and void or invoke other remedies under the Idaho Consumer Protection Act. If you believe a phone solicitor has done any unlawful acts contact the AG's Office for assistance and information: (800) 432-3545 (toll-free) or 334-2424 (Boise area).

TO OUR CUSTOMERS IN MAINE:
MAINE PUC INCREASES THE MUSF SURCHARGE EFFECTIVE JULY 8, 2015

The Maine Public Utilities Commission (PUC) has increased the Maine Universal Service Fund (MUSF) surcharge from 1.51% (0.0151) to 1.6% (0.016), effective July 8, 2015. Pursuant to the requirements of 35-A M.R.S.A. Section 7104, during the calendar year 2014, Verizon and its regulated affiliates contributed $45,094.77 to the Maine Universal Service Fund.

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS IN TEXAS:
TX DIVISION OF EMERGENCY MANAGEMENT HURRICANE PREPAREDNESS GUIDELINES

Preparing for Hurricane Season: June 1 - November 30

Evacuation Planning: When a hurricane threatens, listen for instructions from local officials. When they call for an evacuation in your area, get going without delay.

Discuss evacuation plans with your family BEFORE hurricane season June 1 - November 30. Make a checklist of what you need to do before you leave town and review it.

Important Messages to Our Customers

Invoice Number: 74533955 Invoice Date: 10/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

Monitor NOAA weather radio and local TV and radio broadcasts during storm season.

Prepare an emergency supply kit including: radio, flashlight, extra batteries, extra eye glasses, bottled water, non perishable food, dry clothes, bedding, insurance information, important documents, medications, copies of prescriptions and special products for babies, the elderly and medically fragile family members.

Learn evacuation routes before storm season. When there's a hurricane in the Gulf, keep your gas tank as full as possible. Expect traffic delays in an evacuation.

Register in the State of Texas Emergency Assistance Registry (STEAR) online at https://STEAR.dps.texas.gov or Dial 2-1-1 to register if you have a disability or medical needs or if you simply do not have transportation: Gulf coast residents in evacuation zones with a disability or medical needs - who do not have friends or family to help - or do not have transportation should register in STEAR in advance.

Current Charges Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 74533955
Invoice Date 10/10/2015
Page Number 1

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Usage Charges	Recurring Charges	Non-Recurring Charges	Estimated Discounts & Promotions	Estimated Taxes*	Total
Additional Charges						
Misc and Equipment Charges	$0.00	$25.00	$0.00	$0.00	$1.29	$26.29
Distributed Misc and Equipment Charges	$0.00	$0.00	$7,216.47	$0.00	$399.79	$7,616.26
Total Additional Charges	$0.00	$25.00	$7,216.47	$0.00	$401.08	$7,642.55
Total Current Charges	$0.00	$25.00	$7,216.47	$0.00	$401.08	$7,642.55

*Taxes may include Surcharges & Universal Service Fees.

Additional Charges Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 74533955
Invoice Date 10/10/2015
Page Number 2

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description		Count	Billing Units	Recurring Charges	Non-Recurring Charges	Total
Misc and Equipment Charges						
Invoice Media Paper	09/01/2015 09/30/2015		1	$25.00	$0.00	$25.00
Total Misc and Equipment Charges				$25.00	$0.00	$25.00
Distributed Misc and Equipment Charges						
ANNUAL UNDERUTILIZATION CHARGE	09/30/2015 09/30/2015			$0.00	$7,216.47	$7,216.47
Total Distributed Misc and Equipment Charges				$0.00	$7,216.47	$7,216.47
Estimated Discounts and Promotions						$0.00
Estimated Taxes & Surcharges*						$401.08
Total Additional Charges				$25.00	$7,216.47	$7,642.55

*Taxes may include Universal Service Fees.

verizon

1101K2740000730

Tax Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 74533955
Invoice Date 10/10/2015

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	*Total*
Long Distance/Data/Internet Taxes and Surcharges	
State & Local Surcharges	$11.59
VA Communications Sales Tax	$362.07
VA Interstate Telecom Tax Surcharge	$27.42
Total Long Distance/Data/Internet Taxes and Surcharges	**$401.08**
Total	**$401.08**

Index to Accounts with Totals

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 74533955
Invoice Date 10/10/2015
Page Number 4

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Calls	Minutes	Usage Charges	Recurring Charges	Non-Recurring Charges	Estimated Discounts & Promotions	Estimated Taxes*	Total
FARMERS BANK SUFFOLK, VA Y2743074	0	0.00	$0.00	$25.00	$0.00	$0.00	$1.29	$26.29
FARMERS BANK SUFFOLK, VA 93370666	0	0.00	$0.00	$0.00	$7,216.47	$0.00	$399.79	$7,616.26
Total	0	0.00	$0.00	$25.00	$7,216.47	$0.00	$401.08	$7,642.55

*Taxes may include Surcharges & Universal Service Fees.

Note: This report is sorted by account number.

verizon

I101K2740000732

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 134
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Verizon
500 Technology Dr Ste 840
Weldon Springs MO 63304

Corporation ID 93370666
Bill Payer ID Y2743074
Node No. 15745285

verizon

000571 02 MB 0.436 I1011305 0003
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Except as otherwise indicated, long distance service is provided by MCI Communications Services, Inc. d/b/a Verizon Business Services, and local service is provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services. Massachusetts local service is provided by MCImetro Access Transmission Services of Massachusetts, Inc. d/b/a Verizon Access Transmission Services of Massachusetts. Virginia intrastate long distance and local services are provided by MCImetro Access Transmission Services of Virginia, Inc. d/b/a Verizon Access Transmission Services of Virginia. New York local nonswitched private line service also may be provided by Metropolitan Fiber Systems of New York, Inc.

I10113050005711

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Corporate ID: VN93370666
Bill Payer ID: Y2743074
Invoice Number: 61467689
Invoice Date: 11/10/2015
R Location: GAC

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$0.00
Current Non-Recurring Charges	$0.00
Discounts and Promotions Applied	$0.00
Subtotal Current Charges	**$0.00**
Federal Excise Tax	$0.00
State and Local Taxes	$0.00
Federal, State, and Local Surcharges	$0.00
Federal Universal Service Fee (FUSF)	$0.00
Total Taxes/Surcharges	**$0.00**
Total Current Charges	**$0.00**
Total Past Due	**$7,642.55**
Total Amount Due	**$7,642.55**

Sign Up for Online Billing and Go Paperless! See reverse side for details.

Contact us online at https://enterprisecenter.verizon.com or call 800-264-1000
See reverse side for additional contact and payment information.
If payment is not received within your contractual payment terms, a late payment fee of 1.5% or as described in your contract will be assessed.

Remittance Statement

Bill Payer ID: Y2743074
FARMERS BANK
Invoice Number: 61467689
Invoice Date: 11/10/2015

If Paying By Mail, Return This Form With Payment
Payment is Due Upon Receipt

Total Amount Due $ 7,642.55

Amount Enclosed $_____

107905 34020704030007048 614676892 00000000000 11/10/15

107905340207040300070486146768920000000000

Verizon Business
P.O. BOX 660794
DALLAS, TX 75266-0794

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a user, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature. If you are not yet a registered user, see the self-enrollment instructions at the bottom of this page.

How to Pay Your Invoice

Paying Online. Select Payments from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.

Paying by Mail. Detach the payment slip at the bottom of the reverse side of this sheet, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."

Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).

Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check. Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code **XIMIVJCGB3** and complete the simple registration process
3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

** The Invitation Code provided expires on 12/24/2015 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

Important Messages to Our Customers

Invoice Number: 61467689 Invoice Date: 11/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO OUR CUSTOMERS WITH FRAME RELAY AND ATM SERVICE:
DISCONTINUANCE OF FRAME RELAY AND ATM SERVICE REMINDER

During September 2012, retail customers with a Verizon Business term agreement for Frame Relay and/or Asynchronous Transfer Mode (ATM) services were notified of our intent to grandfather and discontinue these services. On July 10, 2015 and again on September 28, 2015, retail customers who were on a month-to-month Verizon Business service agreement were notified that their Frame Relay and/or ATM service will be discontinued effective on or after September 30, 2015. Frame Relay and ATM customers who are under a Verizon Business term agreement that has yet to expire can continue to use the service until the term period expiration date.

If you are a retail customer that still has Frame Relay and/or ATM service under a Verizon Business term agreement that has expired, you are at risk of losing the service at any time. Please contact your Verizon account team to discuss the Verizon replacement solutions available to meet the needs of your company/agency. Alternatively, you may send an inquiry to one of the following e-mail addresses:

For Frame Relay service: tuivzbframerelay@verizon.com
For ATM service: tuivzbatm@verizon.com

Verizon is committed to working with you to transition your service as seamlessly as possible. We value your loyalty and look forward to a continued partnership.

TO OUR CUSTOMERS WITH SERVICE IN CALIFORNIA:
CALIFORNIA PUC INCREASES THE LIFELINE SURCHARGE EFFECTIVE OCTOBER 1, 2015

The California Public Utilities Commission (CPUC) has increased the California Lifeline (CA LifeLine) program surcharge rate from 3.80% to 5.50%, effective October 1, 2015.

verizon

Important Messages to Our Customers

Invoice Number: 61467689 Invoice Date: 11/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

TO OUR CUSTOMERS IN CONNECTICUT:
HOW TO RESOLVE AN ISSUE REGARDING YOUR BILL OR SERVICE

If you have an issue regarding your bill or service, contact Verizon Customer Care following the contact information reflected on this invoice. If your issue is not resolved to your satisfaction, ask to speak with a supervisor. Either initially or upon dissatisfaction with the resolution of your complaint, you may notify:

Department of Public Utility Control, Consumer Assistance
10 Franklin Square
New Britain, CT 06051

The Department of Public Utility Control may also be reached toll free within Connecticut at 1(800)382-4586 or 1-860-827-2622 from out of state.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at (800)444-1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS WITH SERVICE IN ILLINOIS:
ILLINOIS REVISES THE STATEWIDE 911 SURCHARGE EFFECTIVE JANUARY 1, 2016

Effective January 1, 2016, Illinois has revised the Statewide 911 surcharge to $0.87 per month for wireless, wireline, and VoIP services, in all municipalities, other than those with a population over 500,000 (Chicago), pursuant to Illinois Public Act 096-0889.

TO OUR CUSTOMERS WITH SERVICE IN ILLINOIS:
ILLINOIS ISCECA HAS INCREASED THE IUSF SURCHARGE EFFECTIVE OCTOBER 1, 2015

Important Messages to Our Customers

Invoice Number: 61467689 Invoice Date: 11/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

The Illinois Small Company Exchange Carrier Association (ISCECA) has increased the Illinois Universal Service Fund (IUSF) surcharge from 1.029% to 1.0941%, effective October 1, 2015.

TO OUR CUSTOMERS WITH SERVICE IN KANSAS:
KANSAS INCREASES E911 SURCHARGE FEE EFFECTIVE OCTOBER 1, 2015

Effective October 1, 2015, the Kansas Association of Counties has increased the Kansas E911 surcharge fee from $0.53 to $0.60 per month per subscriber account, pursuant to Kansas Administration Regulation (K.A.R.) 132-1-1.

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS IN TEXAS:
TX DIVISION OF EMERGENCY MANAGEMENT HURRICANE PREPAREDNESS GUIDELINES

Preparing for Hurricane Season: June 1- Nov. 30

Residents of Texas Gulf Coast EVACUATION ZONES should BEGIN NOW by making an evacuation plan, preparing an emergency kit and learning evacuation routes well in advance.

If you have a disability or medical needs, register in the State of Texas Emergency Assistance Registry (STEAR) online at https://STEAR.dps.texas.gov or by dialing 2-1-1. Gulf coast residents with additional needs (including those who are disabled or medically fragile) who live in evacuation zones and do not have friends or family to help in an evacuation should register in advance online at https://STEAR.dps.texas.gov or by dialing 2-1-1. Registration should be completed in advance of an emergency event. DO NOT WAIT, REGISTER NOW! Information collected is confidential.

If you need transportation, register in the State of Texas Emergency Assistance Registry (STEAR) online at https://STEAR.dps.texas.gov or by dialing 2-1-1. If you do not have a car or other vehicle, and you cannot get a ride with friends, neighbors or family, register IN ADVANCE for assisted transportation by dialing 2-1-1.

Evacuation zone information: If you are interested in registering and you want to find out whether you are living in an evacuation zone, dial 2-1-1 for information.

verizon

Important Messages to Our Customers

Invoice Number: 61467689 Invoice Date: 11/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

Hurricane Preparedness tips online:
Texas Division of Emergency Management Website: www.dps.texas.gov/dem
FEMA Website: www.Ready.gov
Red Cross Website: www.redcross.org

Statement of Account as of 10/30/2015

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 61467689
Invoice Date 11/10/2015
Page Number 1

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Date	Reference Number	Invoice Amount	Adjustments	Adjustment Description	Payments	Total
10/10/2015	74533955	$7,642.55	$0.00		$0.00	$7,642.55
Total Past Due		**$7,642.55**	**$0.00**		**$0.00**	**$7,642.55**

I10113050005712

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 135
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Verizon
500 Technology Dr Ste 840
Weldon Springs MO 63304

Corporation ID 93370666
Bill Payer ID Y2743074
Node No. 15745285

verizon

000126 02 MB 0.436 I1011335 0001
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Except as otherwise indicated, long distance service is provided by MCI Communications Services, Inc. d/b/a Verizon Business Services, and local service is provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services. Massachusetts local service is provided by MCImetro Access Transmission Services of Massachusetts, Inc. d/b/a Verizon Access Transmission Services of Massachusetts. Virginia intrastate long distance and local services are provided by MCImetro Access Transmission Services of Virginia, Inc. d/b/a Verizon Access Transmission Services of Virginia. New York local nonswitched private line service also may be provided by Metropolitan Fiber Systems of New York, Inc.

I10113350001261

verizon

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Corporate ID: VN93370666
Bill Payer ID: Y2743074
Invoice Number: 62401032
Invoice Date: 12/10/2015
R Location: GAC

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$0.00
Current Non-Recurring Charges	$0.00
Late Payment Fee	$114.64
Discounts and Promotions Applied	$0.00
Subtotal Current Charges	**$114.64**
Federal Excise Tax	$0.00
State and Local Taxes	$5.73
Federal, State, and Local Surcharges	$0.00
Federal Universal Service Fee (FUSF)	$0.00
Total Taxes/Surcharges	**$5.73**
Total Current Charges	**$120.37**
Total Past Due	**$7,642.55**
Total Amount Due	**$7,762.92**

Sign Up for Online Billing and Go Paperless! See reverse side for details.

Contact us online at https://enterprisecenter.verizon.com or call 800-264-1000
See reverse side for additional contact and payment information.
If payment is not received within your contractual payment terms, a late payment fee of 1.5% or as described in your contract will be assessed.
This invoice includes a late payment fee of $114.64, calculated as 1.50% of $7,642.55.

verizon

Remittance Statement

Bill Payer ID: Y2743074
FARMERS BANK
Invoice Number: 62401032
Invoice Date: 12/10/2015

If Paying By Mail, Return This Form With Payment
Payment is Due Upon Receipt

Total Amount Due $ 7,762.92

Amount Enclosed $_____

107905 34020704030007048 624010329 00000012037 12/10/15

1079053402070403000704862401032900000012037

Verizon Business
P.O. BOX 660794
DALLAS, TX 75266-0794

verizon

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a user, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature. If you are not yet a registered user, see the self-enrollment instructions at the bottom of this page.

How to Pay Your Invoice

Paying Online. Select Payments from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.

Paying by Mail. Detach the payment slip at the bottom of the reverse side of this sheet, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."

Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).

Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check. Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code **K5GIGTNQXY** and complete the simple registration process
3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

** The Invitation Code provided expires on 01/24/2016 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO CUSTOMERS WHO PAY BY MAIL:
VERIZON REMITTANCE ADDRESS CHANGE

Please be advised that the Verizon payment address reflected in the Remittance section of the Statement Summary of your invoice has changed. Effective with February invoices, payments should be mailed to the following address:

VERIZON
PO BOX 15043
ALBANY, NY 12212-5043

If you submit check payments via online banking, please update your account with the new Verizon payment address to ensure accurate delivery.

TO ALL CUSTOMERS WITH SERVICE IN CALIFORNIA:
CALIFORNIA PUC 800/900 NUMBER WARNING NOTICE

When you call an 800, 855, 866, 877, 888 or 900 phone number, the party called may record your number in a database and sell it to telemarketers. If the company you call uses Automatic Number Identification (ANI), it can use your number to get your address, income level, purchases, & similar info from other marketing databases as well as sell your number to other telemarketers. ANI is approved by the FCC. Companies aren't required to tell you if they have ANI. Never assume an 800 or 900 number is a toll free call! You may reach a recording advising you'll be called back collect. Or you may be told to call a 900 number. In both cases 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 the company's records; your information rented or sold to other companies; or the company to solicit future business from you. To complain about a company using ANI, contact: Office of the Attorney General-Public Inquiry Unit, P.O. Box 944255, Sacramento, CA 94244-2550, or online at ag.ca.gov/contact/complaint_form.php?cmplt=CL (800)952-5225; or Federal Communications Commission, Consumer & Governmental Affairs Bureau, 1919 M Street NW, Washington, DC 20544, or online at fcc.gov/cgb/. If you suspect your name is on a direct marketing list and you want it removed, go to dmachoice.org/ or write to Telephone Preference Service c/o Direct Marketing

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

Association, PO Box 1559, Carmel, NY 15012.

TO CUSTOMERS WITH SERVICE IN CALIFORNIA:
CALL MONITORING NOTICE

For training and quality control purposes, supervisory and management personnel monitor calls between Verizon employees and our customers, without notice to the customer or employee, as permitted by state law. Only one percent of operator-assisted or directory assistance calls are monitored. While no recording of these two-way conversations is made; Verizon's automated operator and directory assistance systems may incidentally record customers' voice responses to prompts for the name and city of the called party. Calls between customers are not monitored without the use of an automatic warning tone except when required by law enforcement or national defense agencies in accordance with law and legal safeguards. If you have any questions about monitoring, please contact Verizon Customer Care using the contact information reflected on this invoice.

TO OUR CUSTOMERS WITH SERVICE IN CALIFORNIA:
CALIFORNIA PUC EMERGENCY PREPAREDNESS NOTICE

When disaster strikes, limit congestion and blocked calls on the telephone network by doing the following: Use the radio, internet, your local TV station, or your town's Facebook page for information about the disaster instead of calling 911, the police, or fire department; limit your telephone calls to emergencies. Send text messages from your cellular phone. Text messaging requires only short bursts of transmission, which can often get through when voice service cannot (however, do not text 911 because text messages cannot be accepted by 911 centers). Assign one point of contact outside the area to convey information to others about you. If you do need to make an emergency call: Make sure all extension phone receivers are on the hook. Wait for dial tone; it could be delayed a minute or more. Don't repeatedly push the switch hook down. This will further delay your call. If you get a "fast busy" or "all circuits busy" recording, hang up and try again. If there's damage to our equipment or facilities or your wiring, it may not be possible to complete your call. Do not text 911 because text messages cannot be accepted by 911 centers. Be prepared: Have a corded phone available; most cordless phones won't work during a power outage. Keep your cellular or satellite phone fully charged. Keep a universal power supply unit fully charged. Register with your local emergency notification call program. When registering, include your cellular phone numbers.

TO OUR CUSTOMERS WITH SERVICE IN CALIFORNIA:
CALIFORNIA PUC INFORMATION ABOUT 911 SERVICE NOTICE

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

If human life or property is threatened which requires immediate attention, call 911 for fire, police, sheriff, highway patrol, ambulance, paramedics, Coast Guard, or search and rescue. All 911 call centers are equipped to respond to Teletypewriter (TTY) calls and can trace their origination. However, do not text 911 because 911 call centers cannot accept text messages. For non-emergencies, don't call 911because it delays the response time to real emergencies. For issues that do not require immediate attention, call the non-emergency numbers listed in your directory or on the Internet for the agencies you're trying to reach. Many, but not all 911 services identify where you're calling from, so, when you call, first tell the 911 dispatcher where you are. If you have Caller ID Blocking, your telephone number and address may be displayed on a 911 dispatcher's viewing screen so the emergency agency can locate you if your call is interrupted. If you don't want your number and address displayed, call the non-emergency number instead.

TO OUR CUSTOMERS IN CONNECTICUT:
DISCOUNTS AND PROMOTIONS NOTICE

Verizon may offer discounts and promotions on products and services. If you remove or change services associated with a discount, you may lose all or part of that discount. Since promotions are in effect for a limited time, please review the material from us for the effective dates of the promotion.

TO OUR CUSTOMERS IN CONNECTICUT:
HOW TO RESOLVE AN ISSUE REGARDING YOUR BILL OR SERVICE

If you have an issue regarding your bill or service, contact Verizon Customer Care following the contact information reflected on this invoice. If your issue is not resolved to your satisfaction, ask to speak with a supervisor. Either initially or upon dissatisfaction with the resolution of your complaint, you may notify:

Department of Public Utility Control, Consumer Assistance
10 Franklin Square
New Britain, CT 06051

The Department of Public Utility Control may also be reached toll free within Connecticut at 1(800)382-4586 or 1-860-827-2622 from out of state.

TO OUR CUSTOMERS WITH SERVICE IN CONNECTICUT:
CT DEPT OF CONSUMER PROTECTION HOW TO LIMIT UNSOLICITED CALLS NOTICE

Connecticut law allows individuals to register telephone numbers with the "Do

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

Not Call" registry and prohibits solicitors from making unsolicited telephone calls to any number on the "Do Not Call" registry at any time.

No one can make unsolicited telephone calls between the hours of 9:00 p.m. and 9:00 a.m. nor send unsolicited text or media messages to a consumer's mobile telephone or electronic device. Certain organizations (such as political groups, not-for-profits and telephone surveys) are exempt from the "Do Not Call" registry. In addition, calls for which the calling party has received the called party's prior expressed written consent are exempt.

To register your telephone, cell phone, or fax, go to donotcall.gov or call 1.888.382.1222 from the phone you wish to register. If you need to file a complaint regarding unsolicited calls, contact the CT Department of Consumer Protection at ct.gov/dcp/lib/dcp/pdf/forms/complaint_form_no_call.pdf for a No Sales Solicitation Complaint Form.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at 1 (800) 444-1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS WITH SERVICE IN LOUISIANNA:
LOUISIANA PSC DO NOT CALL NOTICE

The Louisiana Do Not Call Telephone Solicitation Relief Act of 2001 directs the Louisiana Public Service Commission to promulgate regulations and to compile and maintain a "Do Not Call Register." The Register consists of telephone numbers of Louisiana residential telephone subscribers who have elected to reduce telephone solicitations. Business numbers may not be included on the list. The law prohibits those attempting to sell consumer goods and services by telephone from calling telephone numbers that appear on the "Do Not Call" Register. There are some exemptions, which are described on the Louisiana Public Service Commission's website at http://www.lpsc.louisiana.gov/dncprogram.aspx.

Businesses wishing to engage in telephone solicitation of residential subscribers within the state of Louisiana must do so in compliance with the LPSC Do Not Call General Order.
Regardless of the size of the company or the number of employees, businesses must first register with the program and obtain the register to prevent making any calls to Louisiana DNC consumers, unless those calls are expressly permitted by an exemption. This register will contain the telephone numbers of consumers who choose not to be solicited, and have registered with the program. To ensure compliance, all telephone solicitors should obtain a copy of the

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

Louisiana Public Service Commission regulations (LPSC Do Not Call General Order) pertaining to the Louisiana "Do Not Call" program, and make certain your company operates in compliance with the regulations. To find out more, go to http://www.lpsc.louisiana.gov/solicitors.aspx.

TO OUR CUSTOMERS WITH SERVICE IN MICHIGAN:
MICHIGAN PSC HAS INCREASED THE ARM FUND RATE EFFECTIVE NOVEMBER 14, 2015

The Michigan Public Service Commission (PSC) has increased the Intrastate Switched Toll Access Restructuring Mechanism (ARM) contribution rate from 0.68% to 0.76%, effective November 14, 2015. As a result, the Michigan ARM surcharge reflected on your invoice will increase to .76%, beginning December 13, 2015.

TO OUR CUSTOMERS WITH SERVICE IN NORTH CAROLINA:
NC UTILITIES COMMISSION TELECOMMUNICATIONS RELAY SERVICE (TRS) NOTICE

Telecommunications Relay Service (TRS) is available for dual party relay service which allows communication between a hearing/speaking person and a hearing/speech disabled person using a TDD/TYY. TRS is available 24 hours a day, 7 days a week and is accessible from any telephone. TDD/TYY users dial 1-800-735-2962. Voice users dial 1-800-735-8262. When calling give the Assistant the telephone number you wish to reach and they will connect your call. Conversations will be relayed and will be kept confidential. For more information on TRS, you may call the Relay Customer Service Center at 1-800-735-0533 (TTY/TDD) or 1-800-735-0341 (Voice) or the Division of Services for the Deaf and the Hard of Hearing at 1-800-205-9914 (TTY/TDD) or 1-800-999-5737 (Voice).

TO OUR CUSTOMERS WITH SERVICE IN OHIO:
ALL CUSTOMERS WITH THE OHIO 614 AREA CODE MUST DIAL AREA CODE + TELEPHONE NUMBER

What is the new dialing procedure?
To complete local calls, the new dialing procedure requires callers to dial area code + telephone number or 1 + area code + telephone number. This means that all calls in the 614 area code that are currently dialed with seven digits will need to be dialed using area code + telephone number or 1 + area code + telephone number. The same dialing procedure will apply to telephone numbers assigned to the new 380 area code.

When will the change become mandatory?
Beginning January 30, 2016, you must use the new dialing procedures for all local calls. After this date, if you do not use the new dialing procedures, your calls will not be completed and a recording will instruct you to hang up and dial again. All customers can begin using the new dialing procedure before

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

January 30, 2016.

Who will be affected?
The 614 area code generally covers the central region of the state serving the community of Columbus. The new 380 area code will serve the same geographic area currently served by the existing 614 area code.

Why is the Change Necessary?
To ensure a continuing supply of telephone numbers, the 380 area code is being added to the area served by the 614 area code. Since two area codes will now serve the same geographic region, the area code must be used when dialing any telephone number - including calls within the same area code.
Beginning February 27, 2016, new telephone lines or services may be assigned numbers with the new 380 area code. Callers must use the new dialing procedure for local calls in the new 380 area code

What will you need to do?
In addition to changing your dialing procedures, all services, automatic dialing equipment, or other types of equipment that are programmed with a 7-digit number will need to be reprogrammed to use the new dialing procedures. Some examples are life safety systems, PBXs, fax machines, Internet dial-up numbers, alarm and security systems, gates, speed dialers, call forwarding settings, voicemail services, etc. You may also want to check your business stationery or advertising materials to ensure the area code is included.

What will remain the same?
- Your telephone number, including current area code, will not change.
- The price of a call, coverage area, or other rates and services will not change due to the overlay.
- What is a local call now will remain a local call regardless of the number of digits dialed.
- You can still dial just three digits to reach 911.
- If 211, 311, 411, 511, 611, 711 or 811 are currently available in your community you will still dial these codes with just three digits.

Who may you contact with questions?
If you have any questions regarding information provided in this notice, please contact Verizon Customer Care using the contact information reflected on this invoice or access the following websites for more information:
http://www.verizonenterprise.com or http://www.PUCO.ohio.gov

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

TO OUR CUSTOMERS IN SOUTH CAROLINA:
SOUTH CAROLINA ORS HAS INCREASED THE USF RATE EFFECTIVE DECEMBER 1, 2015

The South Carolina Office of Regulatory Staff (ORS) has increased the South Carolina Universal Service Fund (USF) rate from 2.6588% to 2.6654%, effective December 1, 2015.

TO OUR CUSTOMERS WITH LOCAL SERVICE IN VERMONT:
CALL BLOCKING OPTION NOTICE

When you call an 800, 855, 866, 877, 888 or 900 phone number, the party called may record your number in a database and sell it to telemarketers. If the company you call uses Automatic Number Identification (ANI), it can use your number to get your address, income level, purchases, & similar info from other marketing databases as well as sell your number to other telemarketers. ANI is approved by the FCC. Companies aren't required to tell you if they have ANI. Never assume an 800 or 900 number is a toll free call! You may reach a recording advising you'll be called back collect. Or you may be told to call a 900 number. In both cases 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 the company's records; your information rented or sold to other companies; or the company to solicit future business from you. To complain about a company using ANI, contact: Federal Communications Commission, Consumer & Governmental Affairs Bureau, 1919 M Street NW, Washington, DC 20544, or fcc.gov/cgb/. If you suspect your name is on a direct marketing list and you want it removed, go to dmachoice.org/ or write to Telephone Preference Service c/o Direct Marketing Association, PO Box 1559, Carmel, NY 15012.

A variety of call blocking options are available by contacting Verizon Customer Care using the contact information reflected on this invoice. Complete Blocking for Caller ID allows a customer to prevent delivery of their telephone number, on all outgoing calls, to a called party who subscribes to a Caller ID service. Selective Blocking for Caller ID blocks a customer's name and telephone number from appearing on the call recipient's Caller ID display on a per-call basis. Verizon does not charge for Blocking Features.

TO OUR CUSTOMERS WITH SERVICE IN VERMONT:
SERVICE AND RATE INFORMATION NOTICE

If you would like to know more about our basic telephone service offerings, including the rates, services, terms conditions associated with these products, please visit: www.verizon.com/tariffs.

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Important Messages to Our Customers

Invoice Number: 62401032 Invoice Date: 12/10/2015
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

TO OUR CUSTOMERS WITH FRAME RELAY AND ATM SERVICE:
DISCONTINUANCE OF FRAME RELAY AND ATM SERVICE REMINDER

During September 2012, retail customers with a Verizon Business term agreement for Frame Relay and/or Asynchronous Transfer Mode (ATM) services were notified of our intent to grandfather and discontinue these services. On July 10, 2015 and again on September 28, 2015, retail customers who were on a month-to-month Verizon Business service agreement were notified that their Frame Relay and/or ATM service will be discontinued effective on or after September 30, 2015. Frame Relay and ATM customers who are under a Verizon Business term agreement that has yet to expire can continue to use the service until the term period expiration date.

If you are a retail customer that still has Frame Relay and/or ATM service under a Verizon Business term agreement that has expired, you are at risk of losing the service at any time. Please contact your Verizon account team to discuss the Verizon replacement solutions available to meet the needs of your company/agency. Alternatively, you may send an inquiry to one of the following e-mail addresses:

For Frame Relay service: tuivzbframerelay@verizon.com
For ATM service: tuivzbatm@verizon.com

Verizon is committed to working with you to transition your service as seamlessly as possible. We value your loyalty and look forward to a continued partnership

Statement of Account as of 11/28/2015

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 62401032
Invoice Date 12/10/2015
Page Number 1

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Date	Reference Number	Invoice Amount	Adjustments	Adjustment Description	Payments	Total
10/10/2015	74533955	$7,642.55	$0.00		$0.00	$7,642.55
Total Past Due		**$7,642.55**	**$0.00**		**$0.00**	**$7,642.55**

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Current Charges Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 62401032
Invoice Date 12/10/2015
Page Number 2

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Usage Charges	Recurring Charges	Non-Recurring Charges	Estimated Discounts & Promotions	Estimated Taxes*	Total
Additional Charges						
Late Payment Fee	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37
Total Additional Charges	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37
Total Current Charges	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37

*Taxes may include Surcharges & Universal Service Fees.

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Additional Charges Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 62401032
Invoice Date 12/10/2015
Page Number 3

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Count	Billing Units	Recurring Charges	Non-Recurring Charges	Total
Late Payment Fee					
Late Payment Fee			$0.00	$114.64	$114.64
Total Late Payment Fee			$0.00	$114.64	$114.64
Estimated Discounts and Promotions					$0.00
Estimated Taxes & Surcharges*					$5.73
Total Additional Charges			$0.00	$114.64	$120.37

*Taxes may include Universal Service Fees.

Tax Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 62401032
Invoice Date 12/10/2015
Page Number 4

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	*Total*
Long Distance/Data/Internet Taxes and Surcharges	
VA State Sales Tax	$5.73
Total Long Distance/Data/Internet Taxes and Surcharges	**$5.73**
Total	**$5.73**

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Index to Accounts with Totals

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 62401032
Invoice Date 12/10/2015
Page Number 5

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Calls	Minutes	Usage Charges	Recurring Charges	Non-Recurring Charges	Estimated Discounts & Promotions	Estimated Taxes*	Total
FARMERS BANK SUFFOLK, VA Y2743074	0	0.00	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37
Total	0	0.00	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37

*Taxes may include Surcharges & Universal Service Fees.

Note: This report is sorted by account number.

I10113350001262

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 136
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Verizon
500 Technology Dr Ste 840
Weldon Springs MO 63304

Corporation ID 93370666
Bill Payer ID Y2743074
Node No. 15745285

verizon

002760 02 MB 0.436 I1011001 0010
FARMERS BANK
3100 GODWIN BLVD
SUFFOLK VA 23434-7120

Except as otherwise indicated, long distance service is provided by MCI Communications Services, Inc. d/b/a Verizon Business Services, and local service is provided by MCImetro Access Transmission Services, LLC d/b/a Verizon Access Transmission Services. Massachusetts local service is provided by MCImetro Access Transmission Services of Massachusetts, Inc. d/b/a Verizon Access Transmission Services of Massachusetts. Virginia intrastate long distance and local services are provided by MCImetro Access Transmission Services of Virginia, Inc. d/b/a Verizon Access Transmission Services of Virginia. New York local nonswitched private line service also may be provided by Metropolitan Fiber Systems of New York, Inc.

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FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Corporate ID: VN93370666
Bill Payer ID: Y2743074
Invoice Number: 63332845
Invoice Date: 01/10/2016
R Location: GAC

Statement Summary

Current Usage Charges	$0.00
Current Monthly Recurring Charges	$0.00
Current Non-Recurring Charges	$0.00
Late Payment Fee	$114.64
Discounts and Promotions Applied	$0.00
Subtotal Current Charges	**$114.64**
Federal Excise Tax	$0.00
State and Local Taxes	$5.73
Federal, State, and Local Surcharges	$0.00
Federal Universal Service Fee (FUSF)	$0.00
Total Taxes/Surcharges	**$5.73**
Total Current Charges	**$120.37**
Total Past Due	**$7,762.92**
Total Amount Due	**$7,883.29**

Sign Up for Online Billing and Go Paperless! See reverse side for details.

Contact us online at https://enterprisecenter.verizon.com or call 800-264-1000
See reverse side for additional contact and payment information.
If payment is not received within your contractual payment terms, a late payment fee of 1.5% or as described in your contract will be assessed.
This invoice includes a late payment fee of $114.64, calculated as 1.50% of $7,642.55.

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Remittance Statement

Bill Payer ID: Y2743074
FARMERS BANK
Invoice Number: 63332845
Invoice Date: 01/10/2016

If Paying By Mail, Return This Form With Payment
Payment is Due Upon Receipt

Total Amount Due $ 7,883.29

Amount Enclosed $_____

107905 34020704030007048 633328455 00000012037 01/10/16

107905340207040300070486333284550000012037

Verizon Business
P.O. BOX 660794
DALLAS, TX 75266-0794

verizon✓

If You Have a Question about Your Invoice

Verizon Enterprise Center, our online account management tool, is available at https://enterprisecenter.verizon.com. As a user, you can view your invoice online, open an inquiry about your invoice, and pay electronically using our optional Online Payment feature. If you are not yet a registered user, see the self-enrollment instructions at the bottom of this page.

How to Pay Your Invoice

Paying Online. Select Payments from the Verizon Enterprise Center Invoices section to pay by Electronic Fund Transfer (EFT), Visa, Master Card, American Express, or Discover Card.

Paying by Mail. Detach the payment slip at the bottom of the reverse side of this sheet, enter the amount paid, and return it in the envelope provided, enclosing a check or money order made payable to "Verizon Business."

Paying by Phone. Call Verizon Business Financial Services at 1-800-806-8470 to authorize a one-time payment using a checking account or Visa, Master Card, American Express, or Discover Card (Payment by Credit Card is not available for wholesale customers). For the recurring payment option, please use Verizon Enterprise Center Online Payment (see "Paying Online" above).

Paying by ACH or Wire Transfer: E-mail ACH-WIRE.Requests@one.verizon.com for bank account information and instructions.

Paying by Check. Your check may be processed as an Electronic Funds Transfer. When you provide a check as payment, you authorize Verizon either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

Bankruptcy: If you are or were in bankruptcy, this statement may include amounts for pre-bankruptcy service. You should not pay pre-bankruptcy amounts; they are for your information only. Mail bankruptcy-related correspondence to 500 Technology Drive, Suite 550, Weldon Spring, MO 63304.

Manage Your Account Online

1. Go to http://www.verizonenterprise.com and select Register.
2. Enter your invitation code **OVPACC0SGF** and complete the simple registration process.
3. Upon signing into Verizon Enterprise Center you will have immediate access to your Billing account.

** The Invitation Code provided expires on 02/23/2016 and provides access to your billing information, including Customer Proprietary Network Information as defined by the FCC and the CPNI statute at 47 U.S.C. sec. 222(h) (1). Any person who enters the Invitation Code online will be understood by Verizon to be your authorized and authenticated representative. Protect this Invitation Code as you would any password.*

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Important Messages to Our Customers

Invoice Number: 63332845 Invoice Date: 01/10/2016
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

IF YOU HAVE A QUESTION ABOUT YOUR BILL:
HOW TO CONTACT VERIZON

When viewing your invoice in the Verizon Enterprise Center, click "Create an Invoice Inquiry" and follow the instructions to create and monitor an online inquiry. Between 8:00 a.m. and 8:00 p.m. ET, you can also chat online with Verizon Customer Care from the "Support" tab, or call Customer Care at the number shown on page 1 of this invoice. To view your invoice online, sign in or register (first-time users) at http://www.verizonenterprise.com.

TO CUSTOMERS WHO PAY BY MAIL:
VERIZON REMITTANCE ADDRESS CHANGE

Please be advised that the Verizon payment address reflected in the Remittance section of the Statement Summary of your invoice has changed. Effective with February invoices, payments should be mailed to the following address:

VERIZON
PO BOX 15043
ALBANY, NY 12212-5043

If you submit check payments via online banking, please update your account with the new Verizon payment address to ensure accurate delivery.

TO OUR CUSTOMERS WHO INCUR THE FEDERAL UNIVERSAL SERVICE FEE (FUSF):
FUSF RATE INCREASED TO 18.2% EFFECTIVE JANUARY 1, 2016

In response to changes in carrier contribution factors established by the Federal Communications Commission, the Verizon Federal Universal Service Fee (FUSF) has been increased from 16.7 to 18.2% effective January 1, 2016. FUSF helps fund telephone connections, as well as communication and information services to schools, libraries, and rural healthcare facilities. FUSF is applied to regulated interstate and international telecommunications charges, and to Interconnected Voice over IP charges. FUSF is defined in the Verizon Service Publication and Price Guide (online at http://www.verizonenterprise.com/us/publications/service_guide/), and appears on your invoice under the "Taxes and Surcharges" heading.

TO OUR CUSTOMERS IN CONNECTICUT:
HOW TO RESOLVE AN ISSUE REGARDING YOUR BILL OR SERVICE

If you have an issue regarding your bill or service, contact Verizon Customer Care following the contact information reflected on this invoice. If your issue is not resolved to your satisfaction, ask to speak with a supervisor. Either

verizon

initially or upon dissatisfaction with the resolution of your complaint, you may notify:

Department of Public Utility Control, Consumer Assistance
10 Franklin Square
New Britain, CT 06051

The Department of Public Utility Control may also be reached toll free within Connecticut at 1(800)382-4586 or 1-860-827-2622 from out of state.

TO OUR CUSTOMERS WITH SERVICE IN CONNECTICUT:
CT DEPT OF CONSUMER PROTECTION HOW TO LIMIT UNSOLICITED CALLS NOTICE

Connecticut law allows individuals to register telephone numbers with the "Do Not Call" registry and prohibits solicitors from making unsolicited telephone calls to any number on the "Do Not Call" registry at any time.

No one can make unsolicited telephone calls between the hours of 9:00 p.m. and 9:00 a.m. nor send unsolicited text or media messages to a consumer's mobile telephone or electronic device. Certain organizations (such as political groups, not-for-profits and telephone surveys) are exempt from the "Do Not Call" registry. In addition, calls for which the calling party has received the called party's prior expressed written consent are exempt.

To register your telephone, cell phone, or fax, go to donotcall.gov or call 1.888.382.1222 from the phone you wish to register. If you need to file a complaint regarding unsolicited calls, contact the CT Department of Consumer Protection at ct.gov/dcp/lib/dcp/pdf/forms/complaint_form_no_call.pdf for a No Sales Solicitation Complaint Form.

TO LOCAL VOICE SERVICE CUSTOMERS IN THE DISTRICT OF COLUMBIA:
HOW TO CONTACT VERIZON REPAIR

To report a Local Voice service issue, contact Verizon Repair at 1.800.444.1111. Verizon Repair is available 24 hours a day, 7 days per week, including weekends and holidays.

TO OUR CUSTOMERS WITH SERVICE IN MAINE:
MAINE PUC INCREASED THE USF SURCHARGE RATE EFFECTIVE DECEMBER 1, 2015

The Maine Public Utilities Commission (PUC) increased the Maine Universal Service Fund (USF) surcharge rate from 1.6% (0.016) to 2.0% (0.02).

verizon

Important Messages to Our Customers

Invoice Number: 63332845 Invoice Date: 01/10/2016
Corporation ID: 93370666 Bill Payer ID: Y2743074 Node Number: 15745285

TO OUR CUSTOMERS WITH SERVICE IN NEVADA:
NEVADA PUC HAS INCREASED THE NUSF RATE EFFECTIVE JANUARY 1, 2016

The Nevada Public Utilities Commission (PUC) has increased the Nevada Universal Service Fund (NUSF) assessment rate from 0.010% to 0.0956%, effective January 1, 2016.

TO OUR CUSTOMERS IN OHIO:
OHIO PUC BILLING COMPLAINT PROCESS NOTIFICATION

For questions regarding your Verizon bill, please contact Verizon Customer Care using the contact information reflected on your invoice. If your complaint is not resolved after you have contacted Verizon, or for general utility information, residential and business customers may contact the Public Utilities Commission of Ohio (PUCO) for assistance at 1.800.686.7826 (toll free) from 8:00 a.m. to 5:00 p.m. weekdays, or at www.puco.ohio.gov. Hearing or speech impaired customers may contact the PUCO via 7-1-1 (Ohio Relay Service).

TO OUR CUSTOMERS WITH SERVICE IN SOUTH CAROLINA:
LOCAL SERVICE PROVIDER NOTICE

MCImetro Access Transmission Services LLC, d/b/a Verizon Access Transmission Services, provides your local telephone service.

TO OUR CUSTOMERS WITH SERVICE IN WYOMING:
WYOMING PSC HAS INCREASED THE RELAY SERVICE FEE EFFECTIVE JANUARY 1, 2016

The Wyoming Public Service Commission (PSC) has increased the Wyoming Relay Service Fee from $0.04 to $0.08 per line per month, effective January 1, 2016.

I10110010027600

Statement of Account as of 12/30/2015

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 63332845
Invoice Date 01/10/2016
Page Number 1

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Date	Reference Number	Invoice Amount	Adjustments	Adjustment Description	Payments	Total
10/10/2015	74533955	$7,642.55	$0.00		$0.00	$7,642.55
12/10/2015	62401032	$120.37	$0.00		$0.00	$120.37
Total Past Due		**$7,762.92**	**$0.00**		**$0.00**	**$7,762.92**

ver

Current Charges Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 63332845
Invoice Date 01/10/2016
Page Number 2

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Usage Charges	Recurring Charges	Non-Recurring Charges	Estimated Discounts & Promotions	Estimated Taxes*	Total
Additional Charges						
Late Payment Fee	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37
Total Additional Charges	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37
Total Current Charges	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37

*Taxes may include Surcharges & Universal Service Fees.

verizon

I101100100276 00

Additional Charges Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 63332845
Invoice Date 01/10/2016
Page Number 3

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Count	Billing Units	Recurring Charges	Non-Recurring Charges	Total
Late Payment Fee					
Late Payment Fee			$0.00	$114.64	$114.64
Total Late Payment Fee			$0.00	$114.64	$114.64
Estimated Discounts and Promotions					$0.00
Estimated Taxes & Surcharges*					$5.73
Total Additional Charges			$0.00	$114.64	$120.37

*Taxes may include Universal Service Fees.

ver

Tax Summary

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 63332845
Invoice Date 01/10/2016
Page Number 4

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	*Total*
Long Distance/Data/Internet Taxes and Surcharges	
VA State Sales Tax	$5.73
Total Long Distance/Data/Internet Taxes and Surcharges	**$5.73**
Total	**$5.73**

I101100100027600

In to Accounts with Totals

FARMERS BANK
3100 GODWIN BLVD
SUFFOLK, VA 23434-7120

Invoice Number 63332845
Invoice Date 01/10/2016
Page Number 5

Corporation ID 93370666 Bill Payer Y2743074 Node No. 15745285

Description	Calls	Minutes	Usage Charges	Recurring Charges	Non-Recurring Charges	Estimated Discounts & Promotions	Estimated Taxes*	Total
FARMERS BANK SUFFOLK, VA Y2743074	0	0.00	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37
Total	0	0.00	$0.00	$0.00	$114.64	$0.00	$5.73	$120.37

*Taxes may include Surcharges & Universal Service Fees.

Note: This report is sorted by account number.

verizon

I10110010027602

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 137
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

B2020

verizon VZ COMM SERVICES
500 TECHNOLOGY DR

VERIZON BUSINESS
ATTN: ERT TEAM

WELDON SPRING, MO 63304

0005017923

Account Number	Description
6000081542	CREDIT BALANCE REFUND

DATE	ACCOUNT NUMBER	TOTAL REFUND
11/18/15	6000081542	$15,708.66

For any questions, Please email REFUND-1@VERIZON.COM

15,708.66

FOLD ALONG PERFORATED DOTTED LINE & REMOVE CHECK

THIS DOCUMENT CONTAINS MULTIPLE FRAUD DETERRENT SECURITY FEATURES - SEE REVERSE

verizon VZ COMM SERVICES
VERIZON BUSINESS

DATE 11/18/15 VOID AFTER 180 DAYS

CHECK NO. 0005017923

PAY FIFTEEN THOUSAND SEVEN HUNDRED EIGHT and 66/100 DOLLARS

TO THE ORDER OF FARMERS BANK

****15,708.66

Verizon Treasury

WELLS FARGO BANK, N.A.

SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

verizon

VZ COMM SERVICES
VERIZON BUSINESS
500 TECHNOLOGY DR
ATTN: ERT TEAM
WELDON SPRING, MO 63304
0005017923 15 708 66

FIRST-CLASS MAIL
U.S. POSTAGE PAID
DALLAS, TX
PERMIT NO. 4125

FARMERS BANK
50 EAST WINDSOR BLVD
PO BOX 285
WINDSOR, VA 23487

FOLD ALONG PERFORATED DOTTED LINE & REMOVE

① REMOVE THESE EDGES FIRST

REMOVE SIDE EDGES FIRST

② FOLD ALONG DOTTED PERFORATED LINE & **SLOWLY** REMOVE THIS STUB

① REMOVE THESE EDGES FIRST

FOLD ALONG PERFORATED DOTTED LINE & REMOVE

HOLD CHECK AT AN ANGLE TO VIEW SECURITYMARK

SECURITYMARK ★ SECURITYMARK

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The security features listed below, as well as those not listed, exceed industry guidelines.

Security Features:	Fraud indication:
Microprinting	- Endorsement [illegible] on check [illegible] a solid or jagged line [illegible] magnification.
Void Pantograph	- Check face contains void feature which will appear when photocopied.
See Mtyrtark	- Reflective, white opaque ink is not readable when held at an angle and does not fluoresce when viewed under UV light.
Covered background	- Absence of color or pattern on face of check.
Chemical Sensitization	- Colored stains indicate possible chemical alteration.
Toner retention treatment	- Check surface shows surface disturbance indicating possible mechanical alteration.

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FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 138
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

From: Dick Holland
To: Michael.ruhnke@verizon.com
Cc: Nair, Arjun; Bill Bailey; patty.allen@farmersbankva.com
Subject: Farmers Bank
Date: Tuesday, October 27, 2015 3:35:47 PM

Mr. Ruhnke,

I respectfully request that you review the four complaints Farmers Bank filed with the State Corporation Commission of Virginia regarding four different issues relating to the mistakes made by Verizon, how they were handled, and the slow and poor resolution. I emphasize mistakes made entirely on the part of Verizon. I further request that you contact me directly so you can gain further insight into the problems.

Our account rep, Arjun Nair has worked tirelessly on our behalf to bring about a satisfactory resolution and has been very unsuccessful with his superiors. In fact he has been the single bright spot in this whole disaster.

Again I encourage you to fully investigate this matter. I believe you will be both surprised and disappointed in what transpired and the time over which it transpired.

Farmers Bank is now at the point that our legal counsel will review contracts and advise us on proceeding with a lawsuit. I would prefer to resolve this by other means but am now thoroughly offended, angered, and determined to proceed if necessary.

Richard J. Holland, Jr.
Chairman and CEO

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 139
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Transmission Report

Date/Time	08-19-2015	02:05:44 p.m.	Transmit Header Text	
Local ID 1	7572424774		Local Name 1	Windsor Lobby Fax

This document : Confirmed
(reduced sample and details below)
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FARMERS BANK
www.farmersbankva.com

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Windsor, VA 23487
(757) 242-6111
Fax (757) 242-4774

1119 S. Church St.
P.O. Box 888
Smithfield, VA 23431
(757) 242-6111
Fax (757) 357-0076

1008 W. Washington St.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-8860

3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-7020

Community Banking Since 1919

(WINDSOR OFFICE)

DATE: 8-19-15

TIME: 2:25 Pm

TO: NAME Tammy

FIRM State Corporation Commission

FAX # 804-371-9069

FROM: NAME Dick Holland

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 3

COMMENTS:

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Abbreviations:

Host send
Host receive
WS: Waiting send
PL: Polled local
PR: Polled remote
MS: Mailbox save
MP: Mailbox print
RP: Report
FF: Fax Forward
CP: Completed
FA: Fail
TU: Terminated by user
TS: Terminated by system
G3: Group 3
EC: Error Correct

FARMERS BANK

www.farmersbankva.com

FAX TRANSMITTAL SHEET

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Windsor, VA 23487
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Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-7020

(WINDSOR OFFICE)

DATE: 8-19-15

TIME: 2:25 P.m

TO: **NAME** Tammy

FIRM State Corporation Commission

FAX # 804-371-9069

FROM: **NAME** Dick Holland

Community Banking Since 1919

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 3

COMMENTS:

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Kristy DeJarnette

From: Kristy DeJarnette <kristy.dejarnette@farmersbankva.com>
Sent: Wednesday, August 19, 2015 2:22 PM
To: 'arjun.nair@verizon.com'
Cc: amy.copeland@farmersbankva.com; bill.bailey@farmersbankva.com; dick.holland@farmersbankva.com
Subject: FW: Update on Verizon Compensation Case

The below email is sent on behalf of Dick Holland...

A J
Thanks for the call this morning and thanks for your efforts to correct many of the wrongs Verizon has created with our account. You asked me to put my thoughts to Verizon in an email and that is the intent of this correspondence.

We are still waiting to receive the $14,000+ that we advanced to you eighteen months ago for a work around to ensure our 911 capabilities were working correctly. Our main concern was, and still is, the security of our staff and customers while Verizon still continues to be working on this matter a year later. It was documented via email that we would be reimbursed for the expense of the work around. I never understood why we had to advance these funds to Verizon immediately, yet wait 18 months for a reimbursement, but nonetheless it is time for that to be paid and the matter to be settled. With no resolution to date, it appears Verizon is hoping we will forget about the matter and I can assure you that will not happen here. We at Farmers Bank find these practices and procedures unacceptable and unprofessional. The fact that you have a monopoly allows you to operate in this fashion and tells me something about the fiber and character of your company.

Verizon has indicated that the configuration of our account is atrocious and you are working to reconfigure it appropriately. I understand that the past configuration included being charged for services we never used or had need of. I would like that researched and the appropriate amount of overcharges refunded going back to when the inappropriate configuration occurred.

The most recent matter in review was even more reprehensible. You failed to send out bills on our main line number for three months (to the wrong address while all other bills were sent correctly) and without notice put a block on our main incoming line and failed to notify us of your action until we had no service. I don't understand why all charges could not be sent under the same bill. I think at present we get eight to ten bills a month for various services. When we placed a service call it took your technicians three days to figure out someone at Verizon had blocked the line. After this was discovered it took an inordinate amount of time to correct it. Mr. Morris, with Verizon indicated Verizon may have sent the bills and we lost them. This seems like a sad excuse to suggest we lost the same (one out of ten) bill three months in a row. Further to the point, after we wired you the amount owed, you mailed all three bills to the same address and we received them. As critical as phone service is to our customers we would never be that irresponsible. The more logical conclusion is that the billing was not handled correctly by Verizon and someone is trying to cover up their mistakes.

I again request three things:

1. The reimbursement of the $14,000+ that has been owed for eighteen months on a previous matter within 45 days.
2. A report including supervisors responsible for how Farmers Bank has been treated and serviced.
3. Financial consideration of $35,000 for the week we were without phone service.

The $35,000 is reconciled as such: $7,000 per day for the interruption in phone service, the reputational damage we suffered, the loss of business, the headache and stress and all of the time internally our employees spent talking with Verizon and notifying and handling compliants from customers regarding the issue. If I had not experienced this, I would

never have believed Verizon could be so inept in your policies and procedures, so cowardly in your explanations, so poor in your level of service, and so indifferent in seeing something brought to resolution, particularly in light of the fault being totally that of Verizon.

This is not extortion. It is simply a fair resolution to your actions.

Dick Holland

From: Nair, Arjun [mailto:arjun.nair@verizon.com]
Sent: Tuesday, August 11, 2015 5:15 PM
To: dick.holland@farmersbankva.com
Cc: amy.copeland@farmersbankva.com; Bill Bailey
Subject: Update on Verizon Compensation Case

Good afternoon Mr. Holland,

I just finished reviewing the case with my manager and the folks at our customer advocacy department.

The gentleman handling the case is Ronald Morris (9734224906). He is the contact to follow up with in case you cannot reach me. I am now the point man on the case.

I want to give you a more detailed roadmap on how I intend to handle the account/compensation :

I will be asking for two credits. The first credit is to address the 4 days of service interruption. I will be asking for a month of free service credited to the account (6000083824X26), which amounts to $943.00.

I then want to implement the new solution I've been discussing with Mrs. Copeland and Mr. Bailey.

For the second credit, to address the loss of business/issues you've had with your previous solution, I will be asking for 2 months of free service on your new solution. As we have not configured the solution, I do not have an exact dollar amount for this credit. This credit will be far larger than the first credit.

This is all a tentative roadmap, I still have Verizon bureaucracy to work through. However, I've strongly advocated your case for compensation, and it is obvious the situation warrants it. At this stage I've submitted the paperwork for the first credit. Mrs. Copeland, Mr.Bailey, My engineer, and I are working to finalize the configuration on the new system.

Please let me know if you have any questions.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 140
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Transmission Report

Date/Time	09-21-2015	01:07:15 p.m.	Transmit Header Text	
Local ID 1	7572424774		Local Name 1	Windsor Lobby Fax

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www.farmersbankva.com

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Fax (757) 242-4774

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Fax (757) 539-8860

3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-7020

Community Banking Since 1919

(WINDSOR OFFICE)

DATE: 9-21-15

TIME: 1:35

TO: NAME Tommy

FIRM State Corporation Commission

FAX # 804-371-9069

FROM: NAME Dick Holland - Farmers Bank

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 2

COMMENTS:

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001	421	918043719069	01:05:57 p.m. 09-21-2015	00:00:28	2/2	1	EC	HS	CP2880O

Abbreviations:

HS: Host send	PL: Polled local	MP: Mailbox print	CP: Completed	TS: Terminated by system
HR: Host receive	PR: Polled remote	RP: Report	FA: Fail	G3: Group 3
WS: Waiting send	MS: Mailbox save	FF: Fax Forward	TU: Terminated by user	EC: Error Correct

FARMERS BANK

www.farmersbankva.com

FAX TRANSMITTAL SHEET

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1008 W. Washington St.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-8860

3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-7020

(WINDSOR OFFICE)

DATE: 9-21-15

TIME: 1:35

TO: **NAME** Tammy

FIRM State Corporation Commission

FAX # 804-371-9069

FROM: **NAME** Dick Holland - Farmers Bank

Community Banking Since 1919

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 2

COMMENTS:

IF YOU DID NOT RECEIVE ALL PAGES, PLEASE CALL 757-242-6111

Dick Holland

To: Nair, Arjun
Cc: Bill Bailey; amy.copeland@farmersbankva.com
Subject: RE: update from Verizon

AJ
Eight months credit at a minimum plus the $14,000 check or we go to war. Just to reiterate our phone conversation – we are out $14,000 because we had to pay for a work around because Verizon could not get the 911 issue resolved. It is still not resolved and well after a year we have not been reimbursed, having been promised it in writing. Our account was reconfigured very poorly, costing us more per month for who knows how long. I expect Verizon knows. You shut our phones down for a week again because of your proven ineptness in not sending the bills. And now to correct your screw ups we had to sign a new contract for an additional $18,000 annually so you can get it right. In my opinion Verizon is dishonest and will exploit and overcharge every opportunity they get. You tell whoever is in charge of reimbursement decisions to call me. I am so angry I can hardly live with it. No company should be allowed to do business as Verizon does, especially when they have a monopoly. I expect we are not the only ones to be treated like this. You do business like that long enough and it comes back home. We will do our part to see that it comes back to hurt Verizon.
Dick Holland

From: Nair, Arjun [mailto:arjun.nair@verizon.com]
Sent: Monday, September 21, 2015 10:30 AM
To: dick.holland@farmersbankva.com
Cc: Bill Bailey; amy.copeland@farmersbankva.com
Subject: update from Verizon

Good morning Mr. Holland,

I wanted to give you an update on my work with Bill and Amy. Apologies for not sending this on Friday.

Bill and I have submitted a new configuration to provisioning. The configuration places independent phone systems at each of your location, eliminating any single point of failure and minimizing downtime in the event of a network failure (by routing calls away from the problem site).

I am working with my provisioning staff to make sure people I trust are managing this order. We should be conducting an introductory call with Bill and Amy in the next few days to verify configurations and outline the installation process.

I am now going to start work on the credit to this account (to handle the SCC complaint). My goal is 6 months of free service, which amounts to roughly $27k. I am on getting another credit (using the remote call forwarding issue you had almost a year ago) to make up the balance of the 35k you are asking for. Realistically, I am expecting my management to credit about 4 months of service (~18k) in addition to the 15k (this would be cash) from the remote call forwarding.

I will update you at the end of the week on my progress again. Let me know if you have any questions or need any clarification.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 141
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Transmission Report

Date/Time	10-23-2015	05:06:39 p.m.	Transmit Header Text	
Local ID 1	7572424774		Local Name 1	Windsor Lobby Fax

This document : Confirmed
(reduced sample and details below)
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FARMERS BANK
www.farmersbankva.com

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Windsor, VA 23487
(757) 242-6111
Fax (757) 242-4774

1139 S. Church St.
P.O. Box 888
Smithfield, VA 23431
(757) 242-6111
Fax (757) 357-0076

1008 W. Washington St.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-8860

3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 559-7020

Community Banking Since 1919

(WINDSOR OFFICE)

DATE: 10-23-15

TIME: 5:35 Pm

TO: **NAME** Tammy

FIRM SCC

FAX # 804-371-9069

FROM: **NAME** Dick Holland

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 3

COMMENTS:

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No.	Job	Remote Station	Start Time	Duration	Pages	Line	Mode	Job Type	Results
001	601	918043719069	05:05:14 p.m. 10-23-2015	00:00:47	3/3	1	EC	HS	CP28800

Abreviations:

HS: Host send	PL: Polled local	MP: Mailbox print	CP: Completed	TS: Terminated by system
HR: Host receive	PR: Polled remote	RP: Report	FA: Fail	G3: Group 3
WS: Waiting send	MS: Mailbox save	FF: Fax Forward	TU: Terminated by user	EC: Error Correct

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Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-7020

(WINDSOR OFFICE)

DATE: 10-23-15

TIME: 5:35 PM

TO: **NAME** Tammy

FIRM SCC

FAX # 804-371-9069

FROM: **NAME** Dick Holland

Community Banking Since 1919

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 3

COMMENTS:

IF YOU DID NOT RECEIVE ALL PAGES, PLEASE CALL 757-242-6111

Dick Holland

To: Nair, Arjun
Cc: bill.bailey@farmersbankva.com; 'amy.copeland@farmersbankva.com'; patty.allen@farmersbankva.com; kristy.dejarnette@farmersbankva.com
Subject: RE: Follow up from Verizon

AJ

Thanks for your voice and email. Just to summarize the present position, we have waited 15 months for the $14,800 and have yet to receive it. That was for a work around that your people were too stupid to figure out. It involved 911 security, a critical issue for the bank. In fact it still is not functioning right. You asked us to pay it and you would reimburse it. I never understood why that had to occur but now I know. Verizon never intended to repay it. You say it takes time, when something takes that long it tells me it is not coming and you don't think we can get it out of you, in spite of Verizon promising it in an email some 15 months ago.

On the other matter when some buffoons at Verizon shut down out system for a week for no reason, claiming we did not pay a bill that you now know was never sent. Now you refuse to step up and offer just resolution and restitution. That tells me the company is a bully, cares nothing about the little guy, will take all they can, and walk over whoever they need to. I guess you can tell I am quite upset with Verizon and I believe totally justified. We have waited and waited and waited and seen nothing in the way of reimbursement and resolution.

You keep claiming you have done so much for us. To date I have seen nothing tangible that has been done. By your own admission our account was configured very poorly, and because of that we were being overcharged. I believe it was configured poorly so Verizon could overcharge us. No mention has been made of reimbursement of that overcharge and we have seen no evidence the account has now been reconfigured properly. We have heard the same rhetoric now for months with no results.

I do not intend to shoot the messenger but my feeling toward Verizon are expressed accurately.

I am copying the SCC in Richmond on this correspondence because they need to know how you operate and I believe we are not the only complainant they have heard from regarding Verizon.

Faxed to Tammy
State Corporation Commission
Richmond Virginia
804-371-9069

Tammy,
I am now at a loss as to how to be treated fairly by Verizon and appeal to you again to assist with the resolution of this matter.

Richard J. Holland, Jr.
CEO
Farmers Bank, Windsor, Virginia

Richard J. Holland, Jr.
Chairman of the Board & CEO
dick.holland@farmersbankva.com

NMLS # 421541
50 E. Windsor Blvd.
Windsor, VA 23487
Direct (757) 242-3007
Cell (757) 450-4420
Fax (757) 242-4774

FARMERS BANK
Cultivating Community
www.farmersbankva.com

From: Nair, Arjun [mailto:arjun.nair@verizon.com]
Sent: Thursday, October 22, 2015 5:35 PM
To: dick.holland@farmersbankva.com
Cc: bill.bailey@farmersbankva.com; 'amy.copeland@farmersbankva.com'
Subject: Follow up from Verizon

Hi Mr. Holland,

Just listened to your voicemail.

You are still receiving the 14k settlement. This has approval from our director (my bosses boss). This will take time to be processed through accounting and disbursed as a check. This is not rhetoric, this is a credit that is being processed. These take time, like everything in Verizon.

We received feedback from the billing department regarding the outage. I was not satisfied by the amount they suggested. My manager and I are pursuing another avenue for credit we hope will be more fruitful.

Mr. Holland I am working for you. This process would be a whole lot less painful if we worked together on this. I understand and empathize with your animosity to Verizon.

The fact of the matter is that I've worked successfully to give you everything you've asked. I've gotten you the 14k credit for an issue from 2 years ago, I am going to be getting you a credit for your outage, and I fixed your system to make it more reliable, more efficient, and more manageable. I do not understand why you are still frustrated.

Please let me know, as always, if there are any questions or clarifications you need. I will not be in the office for the rest of the week, but please feel free to contact me on my cell : 4016596836.

Best,

AJ Arjun Nair
Client Executive
Verizon Enterprise Solutions
Phone 303-305-1871
6415 Business Center Drive, Highlands Ranch, CO 80130, USA
arjun.nair@verizon.com

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BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 142
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

Transmission Report

Date/Time	10-30-2015	02:49:56 p.m.	Transmit Header Text	
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Fax (757) 242-4774

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P.O. Box 888
Smithfield, VA 23431
(757) 242-6111
Fax (757) 357-0076

1008 W. Washington St.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-8860

3100 Godwin Blvd.
Suffolk, VA 23434
(757) 242-6111
Fax (757) 539-7020

Community Banking Since 1919

(WINDSOR OFFICE)

DATE: 10-30-15

TIME: 3:15

TO: NAME H. Jay Garner III

FIRM State Corporation Commission

FAX # 804-371-9069

FROM: NAME Richard J. Holland Jr.

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 3

COMMENTS:

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001	622	918043719069	02:48:45 p.m. 10-30-2015	00:00:38	3/3	1	EC	HS	CP28800

Abbreviations:

Host send	PL: Polled local	MP: Mailbox print	CP: Completed	TS: Terminated by system
Host receive	PR: Polled remote	RP: Report	FA: Fail	G3: Group 3
WS: Waiting send	MS: Mailbox save	FF: Fax Forward	TU: Terminated by user	EC: Error Correct

FARMERS BANK

www.farmersbankva.com

FAX TRANSMITTAL SHEET

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Fax (757) 242-4774

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(WINDSOR OFFICE)

DATE: 10-30-15

TIME: 3:15

TO: **NAME** H Jay Garner III

FIRM State Corporation Commission

FAX # 804-371-9069

FROM: **NAME** Richard J. Holland Jr.

Community Banking Since 1919

TOTAL NUMBER OF PAGES (INCLUDING THIS PAGE): 3

COMMENTS:

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Verizon f.U

Dick Holland

To: invoiceinquiry@verizon.com
Cc: Bill Bailey (bill.bailey@farmersbankva.com); kristy.dejarnette@farmersbankva.com; patty.allen@farmersbankva.com; erin.park@farmersbankva.com
Subject: RE: Update |FARMERS BANK| 6000081542X26, |INQ2015102671964

Ms. Igot,

You are mistaken, this is not to be a credit balance, it is to be reimbursed in the form of a check. That was made clear with your people over four months ago.

Thanks you for your efforts to get this through approval and processing. Please do not apologize for any inconvenience as you have not touched this to date, but this whole matter has been a terrible inconvenience and problem. I must tell you that we have been waiting fourteen months to get this back. We had to front the cost of a work around because your technicians could not fix a 911 issue causing us a significant security risk, with a promise from Verizon in email format that we would promptly be reimbursed. The check never came and I am still skeptical it will arrive now. I firmly believe if I had not pushed and at times gotten tough with your people it would never have gotten this far. It appeared it was Verizon's intention to kept what was rightfully ours and promised to us. This speaks so poorly of your company.

I further want to ask that when we receive this check what will we be required to sign. We are at odds with Verizon over two other matters that I firmly believe requires additional restitution. If I am asked to sign something giving up any future rights for collection I will not do it.

Again, this refund was promised fourteen months ago and we will accept it signing no conditions.

I would ask when do you think this will arrive. I fail to understand the length of the process. It was promised ten months ago and again in June.

Dick Holland

From: invoiceinquiry@verizon.com [mailto:invoiceinquiry@verizon.com]
Sent: Friday, October 30, 2015 2:17 PM
To: dick.holland@farmersbankva.com
Cc: erin.park@farmersbankva.com; kristy.dejarnette@farmersbankva.com; patty.allen@farmersbankva.com; bill.bailey@farmersbankva.com
Subject: Update |FARMERS BANK| 6000081542X26, |INQ2015102671964

Dear Richard,

I am continuing to process your refund under ticket INQ2015102671964 for the credit balance in the amount of $15,708.66 billing on account 6000081542X26 to be sent to PO Box 285 50 East Windsor Blvd Windsor, VA 23487.

Thank you for your response. I have submitted this request to our Accounts Payable department for their review and approval; once this is obtained you will be notified if the credit balance is due for a refund. I have requested this to be expedited.

I will monitor this refund request and will provide another update on November 6, 2015 or once I receive a response from them.

I apologize for any inconvenience that this has caused you and if you have any questions, please contact me directly.

Thank you,

Riena P. Igot
Analyst – Billing and Customer Care I Verizon Enterprise Solutions
1-800-284-2991 Ext 1829

We've created a short tutorial to show you how to submit a new inquiry or obtain status of existing inquiries online. If you are not already registered, simply click the "enroll now" to register.

From:
To:
Cc:
Subject:
Date Time:

undefined

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 143
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

WILLIAMS MULLEN

Direct Dial: 757.282.5465
kholland@williamsmullen.com

June 24, 2016

Our File Number:
037019.0130

VIA EXPRESS MAIL

Federal Communications Commission
Enforcement Bureau
P. O. Box 979094
St. Louis, MO 63197-9000

Re: ***Farmers Bank, Windsor, Virginia v. Verizon Business Network Services Inc. and MCI Communications Services, Inc. d/b/a Verizon Business Services***

Dear Commission:

Enclosed is a check for $450.00 as a filing fee on behalf of the Complainant, Farmers Bank, Windsor, Virginia for the above referenced Formal Complaint filed electronically today with the Federal Communications Commission. The Formal Complaint is being served on the Defendants by a private process server today.

Please let me know if you have any questions. Thank you for your assistance.

Sincerely,

Kelley C. Holland

KCH:tlh

Enclosures

cc: Client

31527898_1.docx

VENDOR: FEDERAL COMMUNICATIONS COMMISSIONO. 62971 SUNTRUST - OPERATING ACCT. 201145499 CHECK NO. 530361

REF. NO.	INVOICE NO.	INVOICE DATE	INVOICE AMOUNT	AMOUNT PAID	DISCOUNT TAKEN	NET CHECK AMOUNT
663210	037019.0130-0620	06-20-16	450.00 1600509990000000	450.00 037019.0130	0.00	450.00
					TOTAL	450.00

REF. NO.	INVOICE NO.	INVOICE DATE	INVOICE AMOUNT	AMOUNT PAID	DISCOUNT TAKEN	NET CHECK AMOUNT
663210	037019.0130-0620	06-20-16	450.00	450.00	0.00	450.00
					TOTAL	450.00

10019631 CHECK NO. 530361

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW. DO NOT CASH IF NOT PRESENT.

530361

WILLIAMS MULLEN CLARK & DOBBINS
P.O. BOX 1320
RICHMOND, VA 23218-1320
PH. 804-420-6000

SUNTRUST BANK
RICHMOND, VIRGINIA
68-2/510

DATE	VOUCHER NO.	CHECK NO.
06/21/16	10019631	530361

PAY EXACTLY FOUR HUNDRED FIFTY AND 00/100 Dollars

CHECK AMOUNT
$*******450.00

PAY TO THE ORDER OF
FEDERAL COMMUNICATIONS COMMISSION
ENFORCEMENT BUREAU
PO BOX 979094
ST. LOUIS, MO 63197-9000

GENERAL OPERATING
VOID AFTER 90 DAYS

Formal Complaints - CIZ

⑈530361⑈ ⑆051000020⑆ 201145499⑈

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 144
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

FARMERS BANK INFORMATION DESIGATION

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
4.18.2013	G. Allen - Verizon	email communications regarding ISDN PRI services at 3100 Godwin Blvd	B. Bailey – Farmers Bank	1
4.18.2013	G. Allen - Verizon	Telecommunications Proposal of ISDN PRI for 3100 Godwin Blvd	B. Bailey – Farmers Bank T. Clark – BCS	2
4.18.2013	G. Allen - Verizon	Application for ISDN PRI Services at 3100 Godwin Blvd	B. Bailey – Farmers Bank T. Clark – BCS	3
8.22.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice for ISDN PRI Services at 50 E. Windsor Blvd Telephone No.: 013.111.3114 Account No.: 000131113114 63Y Account ID: 000130718479 Amount: $1,014.93	Farmers Bank PO Box 285 Windsor, VA 23487-0285	4
12.22.2014	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice for ISDN PRI Services at 50 E. Windsor Blvd Telephone No.: 013.111.3114 Account No.: 000131113114 63Y Account ID: 000130718479 Amount: $1,060.20	Farmers Bank PO Box 285 Windsor, VA 23487-0285	5
11.22.2015	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice for ISDN PRI Services at 50 E. Windsor Blvd Telephone No.: 013.111.3114 Account No.: 000131113114 63Y Account ID: 000130718479 Amount: $1,121.90	Farmers Bank PO Box 285 Windsor, VA 23487-0285	6
2.22.2016	Verizon PO Box 4830 Trenton, NJ 08650-4830	Verizon Invoice for ISDN PRI Services at 50 E. Windsor Blvd Telephone No.: 013.111.3114 Account No.: 000131113114 63Y Account ID: 000130718479 Amount: $1,079.00	Farmers Bank PO Box 285 Windsor, VA 23487-0285	7

FARMERS BANK INFORMATION DESIGATION

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
6.17.2013	G. Allen - Verizon	email communications regarding moving numbers to new ISD ISDN at 3100 Godwin Blvd and activation date	N Phillips – Farmers Bank A. Copeland – Farmers Bank D. Willis – BCS	8
6.24.2013	T. Jones - Verizon	email communications regarding PRI switching and activation at 3100 Godwin Blvd	B. Bailey – Farmers Bank D. Willis – BCS	9
5.21.2013	T. Jones - Verizon G. Allen - Verizon	Verizon Order Verification for ISDN PRI Services at 3100 Godwin Blvd	B. Bailey – Farmers Bank	10
4.18.2013	G. Allen – Verizon	email communications regarding Farmers Bank contracting with BCS for putting in a new phone system that would need to be configured with ISDN PRI at 3100 Godwin Blvd	B. Bailey – Farmers Bank N. Phillips – Farmers Bank T. Clark – BCS	11
4.9.2013	N. Gabriel - BCS	BCS Invoice No. 118947 Deposit Total Amount: $41,856.29	B. Bailey – Farmers Bank (Godwin Blvd)	12
6.25.2013	N. Phillips – Farmers Bank	email communications regarding Verizon informing Farmers Bank that ISDN PRI activation at 3100 Godwin Blvd was not completed and Farmers Bank's vendor's reversal of its work in order for Farmers Bank to have the old phone system working	G. Allen – Verizon T. Jones – Verizon B. Stemm – Verizon B. Bailey – Farmers Bank A. Copeland – Farmers Bank R. Holland – Farmers Bank T. Clark – BCS D. Willis – BCS R.. Clanton – Verizon K. Stone – Verizon C. Jenkins – Verizon	13
6.26.2013	G. Allen – Verizon	email communications regarding issues with ISDN PRI for 3100 Godwin Blvd, including DID numbers could not be ported due to the order and rate centers	T. Jones – Verizon B. Stemm – Verizon B. Bailey – Farmers Bank A. Copeland – Farmers	14

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			Bank R. Holland – Farmers Bank T. Clark – BCS D. Willis – BCS R. Clanton – Verizon K. Stone – Verizon C. Jenkins – Verizon	
10.5.2015	M. Curay - Verizon	Verizon Invoice Inquiry & Response concerning Verizon's last minute failure to convert PRI service moved from Farmers Bank Windsor Location to Hillpoint [3100 Godwin Blvd], RCF temporary fix and date numbers were ported to [3100 Godwin Blvd]	A. Nair – Verizon T. Jones – Verizon B.Stemm – Verizon B. Bailey – Farmers Bank A. Copeland – Farmers Bank R. Holland – Farmers Bank T. Clark – BCS D. Willis – BCS	15
6.26.2013	N. Phillips – Farmers Bank	email communications regarding Verizon's failure of new ISDN PRI for 3100 Godwin Blvd to be implemented and BCS vendor reversal work of new phone system installed at 3100 Godwin Blvd	M. Piccirillo – Verizon R. Brown – Verizon G. Allen – Verizon T. Jones – Verizon B. Stemm – Verizon B. Bailey – Farmers Bank A. Copeland – Farmers Bank R. Holland – Farmers Bank T. Clark – BCS D. Willis – BCS R. Greene – BCS J. Pratt – BCS C. Rogerson – BCS	16

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			B. Repine – BCS	
6.26.2013	K. Stone – Verizon	email communications regarding Verizon's billing issues and timeliness of order submission	T. Jones – Verizon B. Bailey – Farmers Bank A. Copeland – Farmers Bank R. Holland – Farmers Bank D. Willis – BCS R. Clanton – Verizon K. Stone – Verizon C. Jenkins – Verizon	17
7.26.2013	N. Gabriel – BCS	BCS Invoice No. 121859 Total Amount: $2,911.25 Overtime and travel for 1st attempt at Mitel cutover at 3100 Godwin Blvd	B. Bailey – Farmers Bank A. Copeland – Farmers Bank R. Holland – Farmers Bank R. Greene – BCS D. Willis – BCS J. Pratt – BCS C. Rogerson – BCS B. Repine – BCS	18
6.27.2013	R. Brown – Verizon	email communications regarding Verizon reimbursement of BCS' expenses to Farmers Bank	M. Piccirillo – Verizon N.Phillips – Farmers Bank B. Bailey – Farmers Bank	19
7.31.2013	R. Brown – Verizon	email communications regarding Verizon reimbursement of BCS' expenses to Farmers Bank	A. Copeland – Farmers Bank B.Bailey – Farmers Bank N. Phillips – Farmers Bank	20
8.1.2013	R. Brown – Verizon	email communications regarding Verizon reimbursement of BCS' expenses to Farmers Bank	A. Copeland – Farmers Bank B. Bailey – Farmers Bank N. Phillips – Farmers Bank	21

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			K. DeJarnette – Farmers Bank	
6.26.2013	B. Stemm – Verizon	email communications regarding proposed solution that would correct Verizon's failure to implement the new ISDN PRI at 3100 Godwin Blvd and regarding Farmers Bank long distance usage and number of channels for PRI in attempting to come up with a workable solution	G. Allen – Verizon T. Jones – Verizon R.. Clanton – Verizon K. Stone – Verizon C. Jenkins – Verizon J. O'Brian – Verizon T. Clark – BCS D. Willis – BCS N. Phillips – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank A. Copeland – Farmers Bank	22
6.26.2013	B. Stemm – Verizon	Price Quotation Verizon Voice Over IP (VoIP) Service	G. Allen – Verizon T. Jones – Verizon R. Clanton – Verizon K. Stone – Verizon C. Jenkins – Verizon J. O'Brian – Verizon T. Clark – BCS D. Willis – BCS N. Phillips – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank A. Copeland – Farmers Bank	23
6.28.2013	G. Allen – Verizon	email communications providing a recap to Farmers Bank, attaching contract for the new	N. Phillips – Farmers Bank B. Bailey – Farmers Bank	24

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		solution and rendering an apology for Verizon mistakes that have resulted in costs to Farmers Bank	M. Piccirillo – Verizon R. Brown – Verizon	
6.28.2013	N. Phillips – Farmers Bank	email communications concerning additional issues and problems that Farmers Bank continue to experience with G. Allen – Verizon and requested that he be removed from their accounts.	R. Holland – Farmers Bank A. Copeland – Farmers Bank B.Bailey – Farmers Bank M. Piccirillo – Verizon R. Brown – Verizon T. Jones – Verizon B.Stemm – Verizon G. Allen – Verizon R. Clanton – Verizon K. Stone – Verizon C. Jenkins – Verizon J. O'Brian – Verizon T. Clark – BCS D. Willis – BCS	25
7.1.2013	R. Brown – Verizon	email communications regarding new Verizon account representative for Farmers Bank after past Verizon failures	R. Holland – Farmers Bank N. Phillips – Farmers Bank M. Piccirillo - Verizon	26
6.27.2013	R. Brown – Verizon	email communications with inquiries but lack of options and advisement as to the handling of accounts and Verizon services	N. Phillips – Farmers Bank B. Bailey – Farmers Bank M. Piccirillo – Verizon	27
1.6.2015	Farmers Bank	An accounting of Verizon RCF charges incurred on account 000732125518 96Y and advanced by Farmers Bank	R. Holland – Farmers Bank A. Copeland – Farmers Bank B.Bailey – Farmers Bank M. Piccirillo – Verizon R. Brown – Verizon	28

FARMERS BANK INFORMATION DESIGATION

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			A. Nair – Verizon	
6.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 040 137-0262 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,383.10	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	29
7.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,215.73	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	30
8.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,195.02	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	31
9.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $2,313.38 (two months)	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	32
10.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $3,573.25 (three months)	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	33
11.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	34

FARMERS BANK INFORMATION DESIGATION

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		Amount: $1684.52		
12.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,140.51	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	35
1.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,162.06	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	36
2.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,148.74	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	37
3.16.2013	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,155.21	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	38
5.16.2014	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $1,149.23	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	39
8.16.2014	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice containing RCF charge Telephone No.: 757 242-6111 Account No.: 000732125518 96Y Account ID: not identified	Farmers Bank 50 E. Windsor Blvd Windsor, VA 23487	40

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		Amount: $62.87		
1.5.2015	R. Mcmillan [Brown] - Verizon	email communications regarding reimbursement of advanced RCF payments	A. Copeland – Farmers Bank B. Bailey – Farmers Bank	41
1.6.2015	A. Copeland – Farmers Bank	email communications regarding reimbursement of advanced RCF payments and an accounting	R.Mcmillan [Brown] – Verizon B. Bailey – Farmers Bank	42
6.30.2015	A.Copeland – Farmers Bank	email communications regarding reimbursement of advanced RCF payments and an accounting	A. Nair – Verizon B. Bailey – Farmers Bank	43
7.1.2013	N. Phillips – Farmers Bank	email communications concerning a prerecorded message on Farmers Bank's main phone line that this number was no longer in service	M. Piccirillo – Verizon R. Mcmillan [Brown] – Verizon R. Holland – Farmers Bank	44
7.23.2013	Farmers Bank	email communications regarding failed 911 testing	K. DeWitt – Farmers Bank J. Joyner – Farmers Bank M. Gwaltney – Farmers Bank M. Winslow – Farmers Bank R. Scott – Farmers Bank K. Clinton – Farmers Bank R. Holland – Farmers Bank A.Copeland – Farmers Bank B. Bailey – Farmers Bank M. Piccirillo – Verizon R. Mcmillan [Brown] – Verizon B. Stemm – Verizon	45
7.31.2013	A.Copeland – Farmers	email communications inquiring about Verizon's	M. Piccirillo – Verizon	46

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
	Bank	progress and implementation of VoIP Solution	B. Bailey – Farmers Bank D. Willis – BCS	
8.12.2013	B.Bailey – Farmers Bank	email communications inquiring about Verizon's progress and implementation of VoIP Solution and issues with Farmers Bank's Windsor site	M. Piccirillo – Verizon B. Stemm – Verizon	47
8.15.2013	M. Piccirillo – Verizon	email communications regarding no Verizon VoIP footprint in Windsor	A. Copeland – Farmers Bank B. Bailey – Farmers Bank N. Phillips – Famers Bank B. Stemm – Verizon	48
9.12.2013	M. Piccirillo – Verizon	email communications regarding no Verizon VoIP footprint in Windsor	A. Copeland – Farmers Bank B. Bailey – Farmers Bank N. Phillips – Famers Bank B. Stemm – Verizon	49
8.23.2013	M. Piccirillo – Verizon	email communications regarding no Verizon VoIP footprint in Windsor and continued credit of RCF advances	A. Copeland – Farmers Bank B. Bailey – Farmers Bank N. Phillips – Famers Bank B. Stemm – Verizon	50
8.28.2013	A. Copeland – Farmers Bank	email communications regarding continued issues with 911 calls	B. Stemm – Verizon M. Piccirillo – Verizon	51
10.4.2013	B. Powell – BCS	email communications concerning blocked local toll services and customer service	B. Stemm – Verizon M. Piccirillo – Verizon N. Phillips – Farmers Bank B. Bailey – Farmers Bank	52
10.15.2013	N. Phillips – Farmers Bank	email communications concerning continued issues with blocked local toll services causing Farmers Bank's customers to lodge complaints	B. Stemm – Verizon M. Piccirillo – Verizon A. Copeland – Farmers	53

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		with Farmers Bank	Bank B. Bailey – Farmers Bank B. Powell - BCS	
12.4.2013	D. Espejo - Verizon	email communications to Farmers Bank that VoIP order had been completed	B. Bailey – Farmers Bank	54
1.21.2014	A. Copeland – Farmers Bank	email communications regarding Verizon billing services not requested.	M. Piccirillo – Verizon B. Bailey – Farmers Bank	55
1.1.2014	Verizon Business 500 Technology Dr., Ste 870 Weldon Springs, MO 63304	Verizon Invoice No.: 60000815421312 Telephone No.: not identified Account No.: 6000081542 x26 Account ID: not identified Amount: $2,194.44 (two months)	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	56
1.29.2014	M. Piccirillo – Verizon	email communications that Verizon would be working on credits for the double charge	A. Copeland – Farmers Bank B. Bailey – Farmers Bank	57
5.22.2014 6.20.2014	A. Copeland – Farmers Bank	email communications with inquiries regarding utilization of numbers	M. Piccirillo – Verizon B. Bailey – Farmers Bank	58
7.17.2014	R. Mcmillan [Brown] - Verizon	email communications requesting that Farmers Bank provide what amounts it is requesting be credited and the for what	A. Copeland – Farmers Bank B. Bailey – Farmers Bank	59
7.23.2014	A. Copeland – Farmers Bank	email communications with billing inquiries to Verizon	R. Mcmillan [Brown] - Verizon	60
7.16.2014	Verizon PO Box 660720 Dallas, TX 75266-0720	Verizon Invoice No.: None Telephone No.: 757.242.6111 Account No.: 000732125518 96Y Account ID: not identified Amount: $62.87	Famers Bank 50 E. Windsor Blvd Windsor, VA 23487	61
6.5.2015	R. Mcmillan [Brown] - Verizon	email communications that Verizon would not credit Farmers Bank for any amounts resulting in double charges or for services no longer in use or	A. Copeland – Farmers Bank B. Bailey – Farmers Bank	62

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		used		
5.23.2014	X. Asis - Verizon	email communications that request to forward numbers was rejected because numbers not ported to VoIP nor any records for any of the numbers	A. Copeland – Farmers Bank B. Bailey – Farmers Bank M. Piccirillo – Verizon J. Marcos – Verizon E.Alinsangan – Verizon M. Elayda – Verizon C. Sunshine	63
5.28.2014	A. Copeland – Farmers Bank	email communications that numbers are not showing correctly to 911 dispatch	K. DeWitt – Farmers Bank B. Bailey – Farmers Bank M. Piccirillo – Verizon R. Mcmillan [Brown] – Verizon B. Stemm - Verizon	64
5.15.2014	D. Willis - BCS	BCS Service Order No. 234873 Connected to the new Verizon PRI system for porting 22 numbers from the Windsor PRI. Got a system backup on both systems	B. Bailey – Farmers Bank A. Copeland – Farmers Bank X. Asis – Verizon J. Bigay – Verizon J. Marcos – Verizon E. Alinsangan – Verizon M. Elayda – Verizon C. Sunshine - Verizon	65
5.22.2014	D. Willis - BCS	BCS Invoice No. 129362 Total Amount: $656.25 Connected to the new Verizon PRI system for porting 22 numbers from the Windsor PRI. Got a system backup on both systems	B. Bailey – Farmers Bank	66

FARMERS BANK INFORMATION DESIGATION

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
5.23.2014	D. Willis – BCS J. Casey – BCS	BCS Service Order No. 235046 Found dead phone line at NID and additional porting and pairing	B. Bailey – Farmers Bank X. Asis – Verizon	67
6.20.2014	D. Willis – BCS	BCS Invoice No. 130047 Total Amount: $281.25 Found dead phone line at NID and additional porting and pairing	B. Bailey – Farmers Bank	68
6.29.2014	Farmers Bank	email communications regarding failed 911 testing	D. Smith – Farmers Bank J. Darden – Farmers Bank J. Joyner – Farmers Bank M. Gwaltney – Farmers Bank B. Hecker – Farmers Bank R. Scott – Farmers Bank S. Arnette – Farmers Bank R. Holland – Farmers Bank A. Copeland – Farmers Bank B. Bailey – Farmers Bank M. Piccirillo – Verizon R. Mcmillan [Brown] – Verizon B. Stemm – Verizon	69
5.28.2014	K. DeJarnette – Farmers Bank	email communications from Farmers Bank regarding Verizon's lack of communication	M. Piccirillo – Verizon A. Copeland – Farmers Bank B. Bailey – Farmers Bank	70
6.26.2014 7.7.2014	A. Copeland – Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	B. Bailey – Farmers Bank M. Piccirillo – Verizon R. Mcmillan [Brown] –	71

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			Verizon B. Stemm - Verizon	
7.15.2014 7.17.2014	A. Copeland- Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	B. Bailey – Farmers Bank M. Piccirillo – Verizon R. Mcmillan [Brown] – Verizon B. Stemm - Verizon	72
8.6.2014 8.21.2014	A. Copeland- Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	B. Bailey – Farmers Bank M. Piccirillo – Verizon B. Stemm - Verizon	73
9.5.2014	A. Copeland- Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	B. Bailey – Farmers Bank M.Piccirillo – Verizon B. Stemm - Verizon	74
11.4.2014 12.1.2014	A. Copeland- Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	B. Bailey – Farmers Bank M. Piccirillo – Verizon B. Stemm - Verizon	75
12.15.2014	M. Piccirillo – Verizon	email communications from Verizon that it needed to submit more information for order	B. Bailey – Farmers Bank A. Copeland – Farmers Bank B. Stemm - Verizon	76
1.20.2015 1.30.2015	A.Copeland- Farmers Bank	Email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	B. Bailey – Farmers Bank B. Stemm – Verizon C. Apura – Verizon J. Marcus – Verizon X. Asis – Verizon A. Soriano – Verizon G. Pan - Verizon	77
2.11.2015	A. Copeland- Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues, including notification to Verizon that police	B. Bailey – Farmers Bank A. Copeland – Farmers Bank	78

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
		dispatched to wrong location	B. Stemm – Verizon	
2.18.2015	R. Holland – Farmers Bank	email communications regarding Farmers Bank safety concerns	M. Piccirillo – Verizon R. Mcmillan [Brown] – Verizon B. Stemm – Verizon C. Apura – Verizon A. Copeland – Farmers Bank B. Bailey – Farmers Bank K. DeWitt – Farmers Bank K. DeJarnette – Farmers Bank	79
2.18.2015	K. DeJarnette – Farmers Bank	email communications regarding Farmers Bank safety concerns	M. Piccirillo – Verizon B. Stemm – Verizon K. DeWitt – Farmers Bank A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	80
2.27.2015	A. Copeland - Farmers Bank	email communications regarding failed 911 testing	M. Piccirillo – Verizon B. Stemm – Verizon C. Apura – Verizon J.Marcos – Verizon R. Mcmillan [Brown] – Verizon R. Holland – Farmers Bank K. DeWitt – Farmers Bank K. DeJarnette – Farmers Bank	81
2.27.2015	Farmers Bank	email communications regarding failed 911 testing	M. Gwaltney – Farmers	82

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
			Bank R. Scott – Farmers Bank N. Savala – Farmers Bank M. Winslow – Farmers Bank S. Lee – Farmers Bank A. Copeland – Farmers Bank	
3.2.2015	A. Copeland - Farmers Bank	email communications regarding failed 911 testing	M. Piccirillo – Verizon B. Stemm – Verizon C. Apura – Verizon J. Draper – Verizon J. Marcos – Verizon J. David – Verizon R. Mcmillan [Brown] – Verizon J. Palay – Verizon R. Holland – Farmers Bank K. DeWitt – Farmers Bank K. DeJarnette – Farmers Bank	83
3.2.2015	Farmers Bank	email communications regarding failed 911 testing	A. Copeland – Farmers Bank A. Smith – Farmers Bank J. Joyner – Farmers Bank M. Gwaltney – Farmers Bank R. Scott – Farmers Bank N. Savala Farmers Bank J. Darden – Farmers Bank	84

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			S. Lee – Farmers Bank	
3.3.2015	K. DeJarnette – Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	M. Piccirillo – Verizon B. Stemm – Verizon C. Apura – Verizon J. Draper – Verizon J. Marcos – Verizon J. David – Verizon R. Mcmillan [Brown] – Verizon J. Palay – Verizon D. Willis - BCS K. DeWitt – Farmers Bank A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	85
3.4.2015	A. Copeland – Farmers Bank	email communications from Farmers Bank to Verizon inquiring about solutions to continued 911 issues	M. Piccirillo – Verizon B. Stemm – Verizon C. Apura – Verizon J. Draper – Verizon J. Marcos – Verizon J. David – Verizon R. Mcmillan [Brown] – Verizon J. Palay – Verizon D. Willis - BCS K. DeWitt – Farmers Bank K. DeJarnette – Farmers Bank B. Bailey – Farmers Bank	86

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			R. Holland – Farmers Bank	
3.25.2015	Farmers Bank	email communications regarding failed 911 testing	A. Copeland – Farmers Bank A. Vann – Farmers Bank M. Gwaltney – Farmers Bank S. Lee – Farmers Bank B. Hecker - Farmers Bank	87
4.29.2015	C. Apura – Verizon	email communications that activation complete and 911 issues should be resolved within 48 hours maximum	A. Copeland – Farmers Bank M. Piccirillo – Verizon B. Stemm – Verizon J. Marcos – Verizon M. Pan – Verizon D. Willis - BCS K. DeWitt – Farmers Bank K. DeJarnette – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	88
4.30.2015	Farmers Bank	email communications regarding failed 911 testing	A. Copeland – Farmers Bank L. Jones – Farmers Bank M. Gwaltney – Farmers Bank S. Lee – Farmers Bank B. Hecker - Farmers Bank	89
2.27.2015	D. Willis - BCS	BCS Invoice No. 136514 Total Amount: $312.50 911 Testing & scheduled Migration to Fix 911	A. Copeland – Farmers Bank B. Bailey – Farmers Bank	90

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
		Issues		
3.25.2015	D. Willis - BCS	BCS Invoice No. 137188 Total Amount: $343.75 911 Testing & scheduled Migration to Fix 911 Issues	B. Bailey – Farmers Bank	91
4.28.2015	D. Willis - BCS	BCS Invoice No. 137938 Total Amount: $705.38 Scheduled and failed migration to Fix 911 Issues	A. Copeland – Farmers Bank B. Bailey – Farmers Bank	92
5.18.2015	C. Apura – Verizon	email communications from Verizon that VoIP IP Integrated Access order is complete	A. Copeland – Farmers Bank K. DeJarnette – Farmers Bank R. Holland – Farmers Bank B. Bailey – Farmers Bank K. DeWitt – Farmers Bank D. Willis - BCS J. Marcos – Verizon M. Pan – Verizon B. Stemm – Verizon Michael Piccirillo - Verizon	93
6.30.2015	Farmers Bank	email communications regarding failed 911 testing	A. Copeland – Farmers Bank A. Vann – Farmers Bank J. Joyner – Farmers Bank R. Scott – Farmers Bank M. Winslow – Farmers Bank D. Johnson – Farmers Bank	94

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
			M. Gwaltney – Farmers Bank	
6.29.2015	D. Willis - BCS	BCS Invoice No. 139347 Total Amount: $331.41 Installation, programming and testing for 911 (Courtland)	B. Bailey – Farmers Bank	95
6.29.2015	D. Willis - BCS	BCS Invoice No. 13948 Total Amount: $331.41 Installation, programming and testing for 911 (Harbor View)	B. Bailey – Farmers Bank	96
6.29.2015	D.Willis - BCS	BCS Invoice No. 13949 Total Amount: $393.91 Installation, programming and testing for 911 (Lakeside)	B. Bailey – Farmers Bank	97
6.29.2015	D. Willis - BCS	BCS Invoice No13951 Total Amount: $941.40 Installation, programming and testing for 911 (Godwin Blvd.)	B. Bailey – Farmers Bank	98
4.20.2016	K. DeWitt – Farmers Bank	email communications regarding incorrect addresses being provided to 911 dispatch for three Farmers Bank branch locations	A. Curry – Farmers Bank J. Bailey – Farmers Bank B. Bailey – Farmers Bank K. DeJarnette – Farmers Bank	99
12.14.2015	D. Willis - BCS	BCS Invoice No. 142619 Total Amount: $343.75 Charges for 911 Issues (Harbor View)	B. Bailey – Farmers Bank	100
12.23.2015	D. Willis - BCS	BCS Invoice No. 142811 Total Amount: $187.50 VoIP FXO device for 911 shared with fax line	B. Bailey – Farmers Bank	101
4.21.2016	D. Willis - BCS	BCS Invoice No. 145025	B. Bailey – Farmers Bank	102

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		Total Amount: $218.75 911 issues with fax line dead (Harbor View)		
6.12.2015	Farmers Bank	email communications regarding fourth Verizon representative being assigned to Farmers Bank accounts	B. Bailey – Farmers Bank A. Copeland – Farmers Bank J. Bailey – Farmers Bank	103
7.8.2015	A. Nair – Verizon	email communications to Farmers Bank regarding Verizon service outage	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	104
7.8.2015	A. Nair – Verizon	email communications to Farmers Bank regarding Verizon service outage	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	105
7.8.2015	A. Nair – Verizon	email communications to Farmers Bank regarding Verizon service outage	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	106
7.8.2015	R. Holland – Farmers Bank	email communications to Verizon regarding Verizon service outage and 911 issues	A. Nair – Verizon B. Bailey – Farmers Bank A. Copeland – Farmers Bank	107
7.8.2015	Verizon	Verizon Ticket 2015070841096 – Status Notification that site blocked by collections	A. Copeland – Farmers Bank B. Bailey A. Nair – Verizon	108
7.9.2015	A. Nair – Verizon	email communications regarding Verizon blocked service and Farmers Bank accounts' organization	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	109

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
7.9.2015	A. Nair – Verizon	email communications regarding Verizon blocked service and Farmers Bank accounts' organization and billing	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	110
7.1.2015	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 60000838521506 Telephone No.: not identified Account No.: 6000083852 X26 Account ID: not identified Amount: $301.24	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	111
	Farmers Bank	Transaction Information Sheet		112
7.6.2015	Verizon	Post Marked Envelopes	Farmers Bank	113
7.1.2015	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 60000838521506 Telephone No.: not identified Account No.: 6000083852 X26 Account ID: not identified Amount: $301.24	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	114
7.1.2015	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 60000838511506 Telephone No.: not identified Account No.: 6000083852 X26 Account ID: not identified Amount: $174.44	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	115
7.1.2015	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 60000838531506 Telephone No.: not identified Account No.: 6000083852 X26 Account ID: not identified Amount: $174.44	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	116
7.1.2015	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO	Verizon Invoice No.: 60000838241506 Telephone No.: not identified Account No.: 6000083852 X26 Account ID: not identified	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	117

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
	63304	Amount: $4,600.03		
8.19.2015	K. DeJarnette – Farmers Bank R. Holland – Farmers Bank	email communications addresses Verizon's failure to reimburse advanced RCF charges, account configuration, overcharges and charges of unutilized services, billing practices and blockage of main line without prior notification due to alleged outstanding bills, demand for accounting, reimbursement, report of supervisors and financial consideration for week that Farmers Bank was without phone service	A. Nair – Verizon A. Copeland – Farmers Bank B. Bailey – Farmers Bank	118
7.21.2015	A. Nair – Verizon	email communications concerning credits to Farmers Bank for four days of downtime	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	119
8.11.2015	A. Nair – Verizon	email communications concerning credits to Farmers Bank for four days of downtime and its loss of business associated with Verizon's failed previous solutions of proposed services	R. Morris – Verizon A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	120
10.8.2015	R. Fondavilla - Verizon	Verizon's Proposed Credit for Farmers Bank's 5 days of outage on affected service	B. Bailey – Farmers Bank A. Nair – Verizon	121
9.21.2015	R. Holland – Farmers Bank	email communications reiterating Farmers Bank demand for compensation due to Verizon's continued screw-ups	A. Nair – Verizon B. Bailey – Farmers Bank Amy Copeland – Farmers Bank	122
9.21.2015	A. Nair – Verizon	email communications associated with Farmers Bank currently configured phone system and services and proposed new solution	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	123
8.6.2015	A. Nair – Verizon	email communications associated with Farmers	A. Copeland – Farmers	124

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		Bank currently configured phone system and services and proposed new solution	Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	
9.28.2015	A. Nair – Verizon	email communications associated with RCF check reimbursement and Farmers Bank moving forward with new proposed solution	A. Copeland – Farmers Bank B. Bailey – Farmers Bank R. Holland – Farmers Bank	125
5.18.2016	E. Park – Farmers Bank	Affidavit		126
5.18.2016	A. Copeland – Farmers Bank	Affidavit		127
5.18.2016	B. Bailey – Farmers Bank	Affidavit		128
5.23.2016	N. Phillips – Farmers Bank	Affidavit		129
5.18.2016	K. DeJarnette – Farmers Bank	Affidavit		130
5.19.2016	P. Allen – Farmers Bank	Affidavit		131
5.18.2016	R. Holland – Farmers Bank	Affidavit		132
10.10.2016	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 74533955 Telephone No.: not identified Account No.: not identified Account ID: VN93370666 Bill Payer ID: Y2743074 Amount: $7,642.55	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	133
11.10.2016	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 61467689 Telephone No.: not identified Account No.: not identified Account ID: VN93370666 Bill Payer ID: Y2743074	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	134

date	author, drafter, preparer, *etc.*	document description	recipient, other individuals with first-hand knowledge	exhibit no.
		Amount: $7,642.55		
12.10.2016	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 62401032 Telephone No.: not identified Account No.: not identified Account ID: VN93370666 Bill Payer ID: Y2743074 Amount: $7,762.92	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	135
1.10.2016	Verizon 500 Technology Dr., Ste 870 Weldon Spring, MO 63304	Verizon Invoice No.: 62401032 Telephone No.: not identified Account No.: not identified Account ID: VN93370666 Bill Payer ID: Y2743074 Amount: $7,883.29	Farmers Bank 3100 Godwin Blvd Suffolk, VA 23434-7120	136
11.18.2015	Verizon 500 Technology Dr., Ste 870 Attn: ERT TEAM Weldon Spring, MO 63304	Credit Balance Refund Check Account No. 6000081542 Amount: $15,708.66	Farmers Bank 50 E. Windsor Blvd. Windsor, VA 23487	137
10.27.2015	R. Holland – Farmers Bank	Farmers Bank's good faith effort email communications to Verizon with attachment of four complaints lodge with the State Corporation Commission	M. Ruhnke – Verizon A. Nair – Verizon B. Bailey – Farmers Bank P. Allen – Farmers Bank	138
8.19.2015	R. Holland – Farmers Bank	Farmers Bank first communication with SCC	T. Wilson – SCC M. Ruhnke – Verizon A. Nair – Verizon	139
9.21.2015	R. Holland – Farmers Bank	Farmers Bank second communication with SCC	T. Wilson – SCC M. Ruhnke – Verizon A. Nair – Verizon	140
10.23.2015	R. Holland – Farmers	Farmers Bank third communication with SCC	T. Wilson – SCC	141

date	**author, drafter, preparer, *etc.***	**document description**	**recipient, other individuals with first-hand knowledge**	**exhibit no.**
	Bank		M. Ruhnke – Verizon A. Nair – Verizon	
10.30.2015	R. Holland – Farmers Bank	Farmers Bank fourth communication with SCC	T. Wilson – SCC M. Ruhnke – Verizon A. Nair – Verizon	142
6.23.2016	Williams Mullen, P.C.	Cover letter and filing fee to Federal Communications Commission – Enforcement Bureau	Federal Communications Commission – Enforcement Bureau	143

FARMERS BANK INFORMATION DESIGATION

individual	company/title	address	phone number	email address
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Bill N. Bailey	Farmers Bank Vice President & IT Manager	3100 Godwin Blvd Suffolk, VA 23434	(o) 757.539.5265 (c) 757.371.6696	bill.bailey@farmersbankva.com
Tim Clark	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.490.2650 (f) 757.490.8369	
Norene T. Phillips	Farmers Bank Senior Vice President Chief Operating Officer (Former)			NorenePhillips@aol.com
Amy A. Copeland	Farmer Bank Executive Assistant Project Coordinator	3100 Godwin Blvd Suffolk, VA 23434		amy.copeland@farmersbankva.com
David Willis	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.490.2650 (f) 757.490.8369	
Toshombia Jones	Verizon Senior Analyst Order Mgmnt – Network Field Op		(o) 215.466.5832	
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Bill Stemm	Verizon Cslt Engl-Ntwk Consulting Medium Business		(o) 941.330.1141 (f) 301.847.2662	bill.stemm@verizon.com

FARMERS BANK INFORMATION DESIGATION

individual	company/title	address	phone number	email address
	ITIL® Foundation v3 Certified			
Richard ("Dick") J. Holland, Jr.	Farmers Bank Chief Executive Officer Chairman of the Board of Farmers Bank	50 E. Windsor Blvd. Windsor, VA 23487	(o) 757.242.3007 (c) 757.450.4420	dick.holland@farmersbankva.com
Robert E. Clanton				
Karen Stone	Verizon Enterprise Solutions E911, IVOIP, Local GRD, LSS, VILO and VOIP Group Manager	6929 N. Lakewood Ave. Tulsa, OK 74177	(o) 918-590-7187	
Cammie V. Jenkins	Verizon			
James O'Brian	Verizon			
Marcy Fay Curay	Customer Care / Verizon Enterprise Solutions		(o) 800-284-2991	
Arjun (AJ) Nair	Verizon Client Executive Verizon Enterprise Solutions	6415 Business Center Drive Highlands Ranch, CO 80130	(o) 303.305.1871	arjun.nair@verizon.com
Mike Piccirillo	Verizon Enterprise Solutions Inside Sales Manager	22001 Loudoun County Parkway Ashburn, VA 20147	(o) 703-886-2779	mike.piccirillo@verizon.com
Robynne McMillan Brown	Verizon Enterprise Solutions Center Manager	22001 Loudoun County Parkway Ashburn, VA 20147	(o) 703-886-5944 (c) 703-268-6317	Robynne.brown@verizon.com

FARMERS BANK INFORMATION DESIGATION

individual	company/title	address	phone number	email address
	Medium Business			
Ryan Greene	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462		
Jamie Pratt	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.490.2650 (f) 757.490.8369	
Charles Rogerson	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.490.2650 (f) 757.490.8369	
Bill Repine	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.490.2650 (f) 757.490.8369	
Kristy E. DeJarnette	Farmers Bank Executive Vice President Chief Financial Officer	50 E. Windsor Blvd. Windsor, VA 23487		kristy.dejarnette@farmersbankva.com
James M. ("Jay") O'Brien				
JoAnne Joyner	Farmers Bank Assistant Vice President Branch Manager	50 E. Windsor Blvd. Windsor, VA 23487	(o) 757.242.3031	joanne.joyner@farmersbankva.com
Kelly D. DeWitt	Farmers Bank BSA & Security Officer CBAP/CCBSO	3100 Godwin Blvd Suffolk, VA 23434	(o) 757.242.3176	kelly.dewitt@farmersbankva.com
Melanie S. Gwaltney	Farmers Bank Post Closing Clerk Loan Department	50 E. Windsor Blvd. Windsor, VA 23487		melanie.gwaltney@farmersbankva.com
Marsha	Farmers Bank	3100 Godwin Blvd	(o) 757.242.3148	marsha.winslow@farmersbankva.com

FARMERS BANK INFORMATION DESIGATION

individual	company/title	address	phone number	email address
Winslow	Branch Manager	Suffolk, VA 23434	(f) 757.539.7020	
Renee H. Scott	Farmers Bank Branch Manager	6255 College Dr., Ste L Suffolk, VA 23435	(o) 757.242.6111 (f) 757.483.5672	renee.scott@farmersbankva.com
Kelly M. Clinton	Farmers Bank Credit Analyst	705 W. Washington St Suffolk, VA 23434	(o) 757.242.6111 ext. 1701	kelly.clinton@farmersbankva.com
Bobby Powell	BCS Voice & Data Solutions Sales Engineer	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.213.3109 (f) 757.965.5509	bpowell@bcsvoicedata.com
Cynthia	Verizon Customer Care		(o) 1.800.540.6960	potomac.enterprise.services@verizon.com
Dhoressa Joy A. Espejo	Verizon Enterprise Solutions Order Manager, Service Implementation		(o) 877.288.0636 ext 33443	
Xandre C. Asis	Verizon Enterprise Solutions VAR-OM		(o) 1.877.288.0636 x 35500	xandre.asis@verizon.com
John Eric Marcos	VerizonOne Supervisor Service Implementation Verizon Enterprise Solutation		(o) 1.877.288.3132 ext 39507	john.marcos@one.verizon.com
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Michelle Elayda	VerizonOne Director		(o) 1.877.288.3132 ext 38072303-8072	michelle.elayda@one.verizon.com
Cajilig ("Shane") Sunshine				
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FARMERS BANK INFORMATION DESIGATION

individual	company/title	address	phone number	email address
	Senior Manager		ext 38072303-8073	
Jarrett Casey	BCS Voice & Data Solutions	4540 Bonney Rd, Ste D Virginia Beach, VA 23462	(o) 757.490.2650 (f) 757.490.8369	
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Beth Hecker	Farmers Bank Assistant Vice President Branch Manager	1008 W. Washington St. Suffolk, VA 23434		beth.hecker@farmersbankva.com
Damien Smith	Farmers Bank	3100 Godwin Blvd Suffolk, VA 23434		damien.smith@farmersbankva.com
Jill Darden	Farmers Bank	28319 Southampton Pkwy, Ste D Courtland, VA 23837		jill.darden@farmersbankva.com
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Angeli Sorian	Verizon			
James Ryan Draper	Verizon			
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Jayson Palay	Verizon			

FARMERS BANK INFORMATION DESIGATION

individual	company/title	address	phone number	email address
	Activation Engineer, VoIP Implementations Verizon Enterprise Solutions			
Nicole Savala	Farmers Bank			nicole.savala@farmersbankva.com
Susan Lee	Farmers Bank	6255 College Dr., Ste L Suffolk, VA 23435		susan.lee@farmersbankva.com
Ashley Smith	Farmers Bank			ashley.smith@farmersbankva.com
Marlin (Mar) Pan	Verizon			
Amy Vann	Farmers Bank Assistant Branch Manager	50 E. Windsor Blvd Windsor, VA 23487	(o) 757.242.4774	amy.vann@farmersbankva.com
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Daniel Johnson	Farmers Bank			daniel.johnson@farmersbankva.com
Johnnie Bailey	Farmers Bank			johnnie.bailey@farmersbankva.com
Andrea Curry	Farmers Bank			andrea.curry@farmersbankva.com
Razel N. Fondavilla	Verizon Analyst – Billing and Customer Care Verizon Enterprise Solutions		(o) 1.800.284.2991 ext. 1829	
Erin W. Park	Farmer Bank Controller	50 E. Windsor Blvd. Windsor, VA 23487	(o) 757.242.6111 (f) 757.320.4666	erin.park@farmersbankva.com
Patricia (Patty) T. Allen	Farmers Bank Senior Vice President Chief Operations Officer Director of Loan Operations	50 E. Windsor Blvd. Windsor, VA 23487	(o) 757.242.6111 (f) 757.320.4666	patty.allen@farmersbankva.com

FARMERS BANK INFORMATION DESIGATION

individual	**company/title**	**address**	**phone number**	**email address**
Ronald Morris	Verizon		(o) 973.422.4906	
Michael Ruhnke				michael.ruhnke@verizon.com
Tammy Wilson (?)	Virginia State Corporation Commission		(f) 804.371.9069	
H. Jay Garner III	Virginia State Corporation Commission		(f) 804.371.9069	

*Individual employees of the Complainant assisted with the identification of all persons with information and designated documents, data compilations and tangible things as being relevant to the dispute that were within its possession and control.

BEFORE THE
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C. 20554

In the Matter of:	)	
	)	
Farmers Bank, Windsor, Virginia,	)	
	)	
Complainant,	)	
	)	
v.	)	Exhibit No. 145
	)	
Verizon Business Network Services Inc.,	)	
	)	
and	)	
	)	
MCI Communications Services, Inc.,	)	
d/b/a Verizon Business Services,	)	
	)	
Defendants.	)	

FCC 485
November
2014

Federal Communications Commission
Washington, D.C. 20554

OMB Control Number
3060-0411

SECTION 208 FORMAL COMPLAINT INTAKE FORM

1. Case Name: ***Farmers Bank, Windsor, Virginia v. Verizon Business Network Services Inc. & MCI Communications Services, Inc. d/b/a Verizon Business Services***

2. Complainant's Name, Address, Phone and Facsimile Number, e-mail address (if applicable): **Farmers Bank, Windsor, Virginia c/o: Kelley C. Holland, Williams Mullen P.C., 222 Central Park Avenue, Suite 1700, Virginia Beach, Virginia 23462 (o): 757.282.5465 (f): 757.473.0395 (e): kholland@williamsmullen.com**

3. Defendant's Name, Address, Phone and Facsimile Number (to the extent known), e-mail address (if applicable): **Verizon Business Network Services Inc., One Verizon Way, Basking Ridge, New Jersey 07920; MCI Communications Services, Inc. d/b/a Verizon Business Services, One Verizon Way, Basking Ridge, New Jersey 07920**

4. Complaint alleges violation of the following provisions of the Communications Act of 1934, as amended: **47 U.S.C. § 201 & 47 U.S.C. § 202**

Answer (Y)es, (N)o or N/A to the following:

Y 5. Complaint conforms to the specifications prescribed by 47 C.F.R. Section 1.734.

Y 6. Complaint complies with the pleading requirements of 47 C.F.R. Section 1.720.

Y 7. Complaint conforms to the format and content requirements of 47 C.F.R. Section 1.721, including but not limited to:

Y a. Complaint contains a complete and fully supported statement of facts, including a detailed explanation of the manner in which the defendant is alleged to have violated the provisions of the Communications Act of 1934, as amended, or Commission rules or Commission orders.

Y b. Complaint includes proposed findings of fact, conclusions of law, and legal analysis relevant to the claims and arguments set forth in the Complaint.

Y c. If damages are sought in this Complaint, the Complaint comports with the specifications prescribed by 47 C.F.R. Section 1.722(a), (c).

Y d. Complaint contains a certification that complies with 47 C.F.R Section 1.721(a)(8), and thus includes, among other statements, a certification that: (1) complainant mailed a certified letter outlining the allegations that formed the basis of the complaint it anticipated filing with the Commission to the defendant carrier; (2) such letter invited a response within a reasonable period of time; and (3) complainant has, in good faith, discussed or attempted to discuss, the possibility of settlement with each defendant prior to the filing of the formal complaint.

Y e. A separate action has been filed with the Commission, any court, or other government agency that is based on the same claim or the same set of facts stated in the Complaint, in whole or in part. If yes, please explain: Complainant faxed four emails to the Virginia SCC, which had previously been sent to Verizon. No separate action has been filed with the Commission, any court, or other government agency.

N f. Complaint seeks prospective relief identical to the relief proposed or at issue in a notice-and-comment proceeding that is concurrently before the Commission. If yes, please explain:

Y g. Complaint includes an information designation that contains:

Y (1) A complete description of each document, data compilation, and tangible thing in the complainant's possession, custody, or control that is relevant to the facts alleged with particularity in the Complaint, including: (a) its date of preparation, mailing, transmittal, or other dissemination, (b) its author, preparer, or other source, (c) its recipient(s) or intended recipient(s), (d) its physical location, and (e) its relevance to the matters contained in the Complaint; and

Y (2) The name, address, and position of each individual believed to have firsthand knowledge of the facts alleged with particularity in the Complaint, along with a description of the facts within any such individual's knowledge; and

Y (3) A complete description of the manner in which the complainant identified all persons with information and designated all documents, data compilations. and tangible things as being relevant to the dispute, including, but not limited to, identifying the individual(s) that conducted the information search and the criteria used to identify such persons, documents, data compilations, tangible things, and information.

Y h. Attached to the Complaint are copies of all affidavits, tariff provisions, written agreements, offers, counter-offers, denials, correspondence, documents, data compilations, and tangible things in the complainant's possession, custody, or control, upon which the complainant relies or intends to rely to support the facts alleged and legal arguments made in the Complaint.

Y i. Certificate of service is attached and conforms to the specifications prescribed by 47 C.F.R. Sections 1.47(g) and 1.735(f).

Y j. Verification of payment of filing fee in accordance with 47 C.F.R. Sections 1.721(13) and 1.1106 is attached.

N/A 8. If complaint is filed pursuant to 47 U.S.C. Section 271(d)(6)(B), complainant indicates therein whether it is willing to waive the 90-day complaint resolution deadline.

Y 9. All reported FCC orders relied upon have been properly cited in accordance with 47 C.F.R. Sections 1.14 and 1.720(i).

Y 10. Copy of Complaint has been served by hand-delivery on either the named defendant or one of the defendant's registered agents for service of process in accordance with 47 C.F.R. Section 1.47(e) and 47 C.F.R. Section 1.735(c).

Y 11. If more than ten pages, the Complaint contains a table of contents and summary, as specified in 47 C.F.R. Section 1.49(b) and (c).

Y 12. The correct number of copies required by 47 C.F.R. Section 1.51(c), if applicable, and 47 C.F.R. Section 1.735(b) have been filed.

Y 13. Complaint has been properly signed and verified in accordance with 47 C.F.R. Section 1.52 and 47 C.F.R. Section 1.734(c).

N/A 14. If Complaint is by multiple complainants, it complies with the requirements of 47 C.F.R. Section 1.723(a).

Y 15. If Complaint involves multiple grounds, it complies with the requirements of 47 C.F.R. Section 1.723(b).

Y 16. If Complaint is directed against multiple defendants, it complies with the requirements of 47 C.F.R. Section 1.735(a)-(b).

Y 17. Complaint conforms to the specifications prescribed by 47 C.F.R. Section 1.49.