

GTE NORTH INCORPORATED  
Filing Requirements Set Forth in  
52 Pa. Code Chapter 53.52 (a)

- (1) The specific reasons for each change.
- Answer: Advanced Credit Management (ACM) is a program designed to improve billing and collection performance by utilizing state of the art credit extension procedures. GTE North Incorporated (GTE) plans to implement ACM on a 24 month trial basis to assist in collections and to further reduce uncollectibles.
- (2) The total number of customers served by the utility.
- Answer: The total number of customer lines served by our Pennsylvania operations as of March 31, 1994 is 561,570.
- (3) A calculation of the number of customers, by tariff subdivision, whose bills will be affected by the change.
- Answer: No existing customer billing will be affected by the introduction of this system.
- (4) The effect of the change on the utility's customers.
- Answer: Customers will receive a credit score when applying for new service and will be placed in a low, medium or high risk category which could place a limit on toll usage. All customers will receive a behavioral scoring based upon their credit history with GTE. This score could change over time and could replace customers in the low, medium or high risk categories. Customers in the designated categories could have their toll usage restricted after exceeding their established credit limit and not making arrangements to pay said amount.
- (5) The effect, whether direct or indirect, of the proposed change on the utilities revenue and expense.
- Answer: There will be no revenue loss with the implementation of ACM.
- (6) The effect of the change on the service rendered by the utility.
- Answer: ACM has no impact on the Company's existing service offerings.
- (7) A list of factors considered by the utility in its determination to make the change. The list shall include a comprehensive statement as to why these factors were chosen and the relative importance of each. This subsection does not apply to the portion of a tariff change seeking a general rate increase as defined in 66 Pa. C.S. § 1308 (relating to voluntary changes in rates).
- Answer: The Company believes this system will improve its collections procedures and reduce uncollectibles.

- (8) Studies undertaken by the utility in order to draft its proposed change. This paragraph does not apply to a portion of a tariff change seeking a general rate increase as defined in 66 Pa. C.S. § 1308.

Answer: Studies were conducted to determine the potential success of ACM on uncollectibles. The results indicate that GTE would have uncollectibles down to 2.40% by year end 1996.

- (9) Customer polls taken and other documents which indicate customer acceptance and desire for the proposed change. If the poll or other documents reveal discernible public opposition, an explanation of why the change is in the public interest shall be provided.

Answer: No customer polls were taken.

- (10) Plans the utility has for introducing or implementing the changes with respect to its ratepayers.

Answer: GTE plans to implement the system within a short time period following Commission approval.

- (11) F.C.C., F.E.R.C. or Commission orders or rulings applicable to the filing.

Answer: None.

GTE North Incorporated  
LOCAL AND GENERAL TARIFF

RATES AND RULES

Governing the Furnishing of Telephone Service

IN

The Counties of Berks, Carbon, Dauphin,  
Lehigh, Mifflin, Potter, Schuylkill  
Snyder, Tioga, & Union  
Pennsylvania

as shown in Section 2

Issued: December 9, 1994

Effective: February 10, 1995

By: J. O. Dudley  
Regional Director-External Affairs  
GTE North Incorporated  
212 Locust Street - Suite 600  
Harrisburg, Pennsylvania 17108

This Tariff Adds Rules

See Sheet 2

Telephone-Pa. P.U.C. No. 1

GTE North Incorporated

One Hundred Fourth Revised Sheet 2  
Canceling Ninety-Ninth Revised Sheet 2

CHANGES MADE BY THIS SUPPLEMENT

SECTION 1, GENERAL REGULATIONS

Original Sheets 14 & 15, Add definition, descriptions and procedures relative to GTE's Advanced Credit Management system.

Telephone-Ps. P.U.C. No. 1

GTE North Incorporated

Section 1  
Original Sheet 14

## GENERAL REGULATIONS

## AD. ADVANCED CREDIT MANAGEMENT

(C)

1. Advanced Credit Management is a process whereby the Company will establish credit limits for new and existing customers. The Company will utilize Credit Scoring for new customers and Behavioral Scoring for existing customers.
2. Credit Scoring will be provided through the use of a third party credit reporting service for new service requests. The credit rating will determine the need for a deposit and establish a credit limit for a combination of local service and toll usage. The credit limit will be based initially on a credit score assigned by a commercial credit reporting service and be adjusted periodically as a result of the customer's payment history. Customers will be informed of their credit limits during the application process. The account credit limit will appear on the first bill and on any subsequent bill in the billing cycle in which a customer's credit limit is automatically changed. Changes in credit limits will be conveyed by mailed notices to the customers.
3. Credit levels and credit limits as a result of the scoring will be categorized as follows:
  - a. Low Risk
    - No Collection judgements
    - No collection accounts
    - No charge off accounts
    - No delinquency history over 30 days past due
  - b. Medium Risk
    - No collection judgements
    - Collection accounts have been paid
    - No or minimal charge off accounts
    - Various degrees of delinquency history from 30-180 days, but paid in full or current at time of scoring
    - Customer provides positive identification to Company following a "No Match" on a credit inquiry
  - c. High Risk
    - Collection judgements
    - Charge off accounts
    - Outstanding collection accounts
    - Various degrees of delinquency history from 30-180 days, and not paid in full or current at time of scoring
4. Behavioral Scoring will establish credit limits on existing customers based on Company payment history. Customers will be notified of their initial credit limit amount and subsequent credit limit changes through credit limit notices mailed to the billing address. A behavioral score will be established and maintained on each customer when the program is initiated and/or after service has been established. The behavioral scoring will be updated monthly, based on billing and payment behavior during the preceding twelve months.
5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows:
  - a. Low Risk
    - All bills during the past 12 months paid in full and by the due date
    - No dishonored checks during the past 12 months
    - No service denials due to non-payment during the preceding 12 months
    - No more than 2 reminder notices on account during the preceding 12 months
  - b. Medium Risk
    - Telephone bills not paid on time and in full 5 or more times during the preceding 12 months
    - No more than 2 nonsufficient funds (NSF) checks for telephone bill payments during the preceding 12 months
    - No more than 1 service denial due to non-payment during the preceding 12 months
    - No more than 5 reminder notices on account during preceding 12 months

(C) Indicates Change

Issued: December 9, 1994

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Telephone-Pa. P.U.C. No. 1

GTE North Incorporated

Section 1  
Original Sheet 15

## GENERAL REGULATIONS

## AD. ADVANCED CREDIT MANAGEMENT

(C)

5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows: (Cont'd)
- c. High Risk
- Six or more telephone bills not paid by the due date or in full during the preceding 12 months
  - Three or more NSF checks for telephone bill payments during the preceding 12 months
  - Two or more service denials due to non-payment during the preceding 12 months
  - Six or more reminder notices on account during the preceding 12 months
6. When a customer exceeds the established credit limit, the Company will send him a Notice of Credit Limit Exceeded. If the customer does not make payment by the Final Date for Payment, his access to 1+, 0+, and all 900/976/700 calls will be blocked where facilities are available. In addition, the Company will restrict all collect, credit card and third number bill calls. Access to the local calling area and emergency services will not be blocked. Notification that such blocking has been established will be mailed to the customer. A recording will advise the customer that blocking has been imposed when dialing or billing attempts are initiated. A recording will advise the customer and provide a telephone number of directions for service restoral. A service restoral charge is not applicable when the customer's toll service is unblocked.
7. The Company will use the Advanced Credit Management system on a trial basis for 24 months following the effective date of this tariff.

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995

Supplement No. 34  
to  
Telephone-Pa. P.U.C. No. 3

GTE North Incorporated  
LOCAL AND GENERAL TARIFF

RATES AND RULES

Governing the Furnishing of Telephone Service

IN

The Counties of Berks, Lackawanna, Lehigh,  
Pike, Schuylkill, Washington and Wayne  
Pennsylvania

as shown in Section 2

Issued: December 9, 1994

Effective: February 10, 1995

By: J. O. Dudley  
Regional Director-External Affairs  
GTE North Incorporated  
212 Locust Street - Suite 600  
Harrisburg, Pennsylvania 17108

This Tariff Adds Rules  
See Sheet 2

Telephone-Pa. P.U.C. No. 3

GTE North Incorporated

Ninety-Fourth Revised Sheet 2  
Canceling Ninetieth Revised Sheet 2

CHANGES MADE BY THIS SUPPLEMENT

SECTION 1, GENERAL REGULATIONS

Original Sheets 14 & 15, Add definition, descriptions and procedures relative to GTE's Advanced Credit Management system.

Telephone-Pa. P.U.C. No. 3

GTE North Incorporated

Section 1  
Original Sheet 14

## GENERAL REGULATIONS

## AD. ADVANCED CREDIT MANAGEMENT

(C)

1. Advanced Credit Management is a process whereby the Company will establish credit limits for new and existing customers. The Company will utilize Credit Scoring for new customers and Behavioral Scoring for existing customers.
2. Credit Scoring will be provided through the use of a third party credit reporting service for new service requests. The credit rating will determine the need for a deposit and establish a credit limit for a combination of local service and toll usage. The credit limit will be based initially on a credit score assigned by a commercial credit reporting service and be adjusted periodically as a result of the customer's payment history. Customers will be informed of their credit limits during the application process. The account credit limit will appear on the first bill and on any subsequent bill in the billing cycle in which a customer's credit limit is automatically changed. Changes in credit limits will be conveyed by mailed notices to the customers.
3. Credit levels and credit limits as a result of the scoring will be categorized as follows:
  - a. Low Risk
    - No Collection judgements
    - No collection accounts
    - No charge off accounts
    - No delinquency history over 30 days past due
  - b. Medium Risk
    - No collection judgements
    - Collection accounts have been paid
    - No or minimal charge off accounts
    - Various degrees of delinquency history from 30-180 days, but paid in full or current at time of scoring
    - Customer provides positive identification to Company following a "No Match" on a credit inquiry
  - c. High Risk
    - Collection judgements
    - Charge off accounts
    - Outstanding collection accounts
    - Various degrees of delinquency history from 30-180 days, and not paid in full or current at time of scoring
4. Behavioral Scoring will establish credit limits on existing customers based on Company payment history. Customers will be notified of their initial credit limit amount and subsequent credit limit changes through credit limit notices mailed to the billing address. A behavioral score will be established and maintained on each customer when the program is initiated and/or after service has been established. The behavioral scoring will be updated monthly, based on billing and payment behavior during the preceding twelve months.
5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows:
  - a. Low Risk
    - All bills during the past 12 months paid in full and by the due date
    - No dishonored checks during the past 12 months
    - No service denials due to non-payment during the preceding 12 months
    - No more than 2 reminder notices on account during the preceding 12 months
  - b. Medium Risk
    - Telephone bills not paid on time and in full 5 or more times during the preceding 12 months
    - No more than 2 nonsufficient funds (NSF) checks for telephone bill payments during the preceding 12 months
    - No more than 1 service denial due to non-payment during the preceding 12 months
    - No more than 5 reminder notices on account during preceding 12 months

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995

## GENERAL REGULATIONS

## AD. ADVANCED CREDIT MANAGEMENT

(C)

5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows: (Cont'd)
- c. High Risk
- Six or more telephone bills not paid by the due date or in full during the preceding 12 months
  - Three or more NSF checks for telephone bill payments during the preceding 12 months
  - Two or more service denials due to non-payment during the preceding 12 months
  - Six or more reminder notices on account during the preceding 12 months
6. When a customer exceeds the established credit limit, the Company will send him a Notice of Credit Limit Exceeded. If the customer does not make payment by the Final Date for Payment, his access to 1+, 0+, and all 900/976/700 calls will be blocked where facilities are available. In addition, the Company will restrict all collect, credit card and third number bill calls. Access to the local calling area and emergency services will not be blocked. Notification that such blocking has been established will be mailed to the customer. A recording will advise the customer that blocking has been imposed when dialing or billing attempts are initiated. A recording will advise the customer and provide a telephone number of directions for service restoral. A service restoral charge is not applicable when the customer's toll service is unblocked.
7. The Company will use the Advanced Credit Management system on a trial basis for 24 months following the effective date of this tariff.

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995

Supplement No. 32  
to  
Telephone-Pa. P.U.C. No. 4

GTE North Incorporated  
LOCAL and JOINT GENERAL TARIFF

Schedule of rates and charges together with  
rules and regulations applicable to services  
provided in the territory served by this  
Company within the Commonwealth of Pennsylvania  
as shown in LOCAL EXCHANGE TARIFF TELEPHONE-PA.  
P.U.C. NO. 5.

Issued: December 9, 1994

Effective: February 10, 1995

By: J. O. Dudley  
Regional Director-External Affairs  
GTE North Incorporated  
212 Locust Street - Suite 600  
Harrisburg, Pennsylvania 17108

This Tariff Adds Rules  
See Page 2

Page 2

LIST OF REVISIONS

TO

TARIFF TELEPHONE-PA. P.U.C. NO. 4

SECTION 2, GENERAL REGULATIONS

Original Sheets 19 & 20, Add definition, descriptions and procedures relative to GTE's Advanced Credit Management system.

Telephone-Pa. P.U.C. No. 4

GTE North Incorporated

Section 2  
Original Sheet 19

## GENERAL REGULATIONS

## L. ADVANCED CREDIT MANAGEMENT

(C)

1. Advanced Credit Management is a process whereby the Company will establish credit limits for new and existing customers. The Company will utilize Credit Scoring for new customers and Behavioral Scoring for existing customers.
2. Credit Scoring will be provided through the use of a third party credit reporting service for new service requests. The credit rating will determine the need for a deposit and establish a credit limit for a combination of local service and toll usage. The credit limit will be based initially on a credit score assigned by a commercial credit reporting service and be adjusted periodically as a result of the customer's payment history. Customers will be informed of their credit limits during the application process. The account credit limit will appear on the first bill and on any subsequent bill in the billing cycle in which a customer's credit limit is automatically changed. Changes in credit limits will be conveyed by mailed notices to the customers.
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  - a. Low Risk
    - No Collection judgements
    - No collection accounts
    - No charge off accounts
    - No delinquency history over 30 days past due
  - b. Medium Risk
    - No collection judgements
    - Collection accounts have been paid
    - No or minimal charge off accounts
    - Various degrees of delinquency history from 30-180 days, but paid in full or current at time of scoring
    - Customer provides positive identification to Company following a "No Match" on a credit inquiry
  - c. High Risk
    - Collection judgements
    - Charge off accounts
    - Outstanding collection accounts
    - Various degrees of delinquency history from 30-180 days, and not paid in full or current at time of scoring
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5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows:
  - a. Low Risk
    - All bills during the past 12 months paid in full and by the due date
    - No dishonored checks during the past 12 months
    - No service denials due to non-payment during the preceding 12 months
    - No more than 2 reminder notices on account during the preceding 12 months
  - b. Medium Risk
    - Telephone bills not paid on time and in full 5 or more times during the preceding 12 months
    - No more than 2 nonsufficient funds (NSF) checks for telephone bill payments during the preceding 12 months
    - No more than 1 service denial due to non-payment during the preceding 12 months
    - No more than 5 reminder notices on account during preceding 12 months

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995

Telephone-Pa. P.U.C. No. 4

GTE North Incorporated

Section 2  
Original Sheet 20

## GENERAL REGULATIONS

## L. ADVANCED CREDIT MANAGEMENT

(C)

5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows: (Cont'd)

## c. High Risk

- Six or more telephone bills not paid by the due date or in full during the preceding 12 months
  - Three or more NSF checks for telephone bill payments during the preceding 12 months
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  - Six or more reminder notices on account during the preceding 12 months
6. When a customer exceeds the established credit limit, the Company will send him a Notice of Credit Limit Exceeded. If the customer does not make payment by the Final Date for Payment, his access to 1+, 0+, and all 900/976/700 calls will be blocked where facilities are available. In addition, the Company will restrict all collect, credit card and third number bill calls. Access to the local calling area and emergency services will not be blocked. Notification that such blocking has been established will be mailed to the customer. A recording will advise the customer that blocking has been imposed when dialing or billing attempts are initiated. A recording will advise the customer and provide a telephone number of directions for service restoral. A service restoral charge is not applicable when the customer's toll service is unblocked.
7. The Company will use the Advanced Credit Management system on a trial basis for 24 months following the effective date of this tariff.

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995

Supplement No. 32  
to  
Telephone-Pa. P.U.C. No. 6

GTE North Incorporated  
LOCAL AND GENERAL TARIFF

Schedule of rates and charges together with  
rules applicable to services provided within  
the territory served by this Company

IN

BERKS, DAUPHIN, LANCASTER and LEBANON COUNTIES  
PENNSYLVANIA

As Shown on Sheet 7

Issued: December 9, 1994

Effective: February 10, 1995

By: J. O. Dudley  
Regional Director-External Affairs  
GTE North Incorporated  
212 Locust Street - Suite 600  
Harrisburg, Pennsylvania 17108

This Tariff Adds Rules

See Page 2

Page 2

LIST OF REVISIONS

TO

TARIFF TELEPHONE-PA. P.U.C. NO. 6

SECTION 1, GENERAL REGULATIONS

Original Sheets 16 & 17, Add definition, descriptions and procedures relative to GTE's Advanced Credit Management system.

## GENERAL REGULATIONS

## L. ADVANCED CREDIT MANAGEMENT

(C)

1. Advanced Credit Management is a process whereby the Company will establish credit limits for new and existing customers. The Company will utilize Credit Scoring for new customers and Behavioral Scoring for existing customers.
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  - b. Medium Risk
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  - c. High Risk
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    - Charge off accounts
    - Outstanding collection accounts
    - Various degrees of delinquency history from 30-180 days, and not paid in full or current at time of scoring
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    - No dishonored checks during the past 12 months
    - No service denials due to non-payment during the preceding 12 months
    - No more than 2 reminder notices on account during the preceding 12 months
  - b. Medium Risk
    - Telephone bills not paid on time and in full 5 or more times during the preceding 12 months
    - No more than 2 nonsufficient funds (NSF) checks for telephone bill payments during the preceding 12 months
    - No more than 1 service denial due to non-payment during the preceding 12 months
    - No more than 5 reminder notices on account during preceding 12 months

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995

GENERAL REGULATIONS

L. ADVANCED CREDIT MANAGEMENT

(C)

5. Behavioral Scoring levels and credit limits as a result of the scoring will be categorized as follows: (Cont'd)
- c. High Risk
    - Six or more telephone bills not paid by the due date or in full during the preceding 12 months
    - Three or more NSF checks for telephone bill payments during the preceding 12 months
    - Two or more service denials due to non-payment during the preceding 12 months
    - Six or more reminder notices on account during the preceding 12 months
6. When a customer exceeds the established credit limit, the Company will send him a Notice of Credit Limit Exceeded. If the customer does not make payment by the Final Date for Payment, his access to 1+, 0+, and all 900/976/700 calls will be blocked where facilities are available. In addition, the Company will restrict all collect, credit card and third number bill calls. Access to the local calling area and emergency services will not be blocked. Notification that such blocking has been established will be mailed to the customer. A recording will advise the customer that blocking has been imposed when dialing or billing attempts are initiated. A recording will advise the customer and provide a telephone number of directions for service restoration. A service restoration charge is not applicable when the customer's toll service is unblocked.
7. The Company will use the Advanced Credit Management system on a trial basis for 24 months following the effective date of this tariff.

(C) Indicates Change

Issued: December 9, 1994

Effective: February 10, 1995



TELEPHONE NUMBER 717-XXX-XXXX  
EFFECTIVE DATE JUL 13, 1995 Final Pay Date JUL 18, 1995

PAGE 1 OF 1

TOLL BLOCK WARNING

If payment has been made, please disregard this notice and accept our thanks.

You have exceeded the credit limit currently authorized for this account. Failure to pay the minimum amount due by the final date for payment may result in blocking of your long distance access.

If you have any questions regarding this matter, please call us toll free at 1-800-483-3600

\$	715.37	Amount of the last bill
\$	0.00	Total payments/adjustments
\$	0.30	Unbilled long distance usage
\$	715.67	Current balance
\$	200.00	Account credit limit
\$	515.67	Amount over your credit limit

-----  
\$ 615.67 MINIMUM AMOUNT DUE

Please mail your payment today or contact our office for the nearest in person payment location.

PLEASE BRING THE ENTIRE NOTICE WHEN PAYING IN PERSON

35-08019234  
11 8833 950301

Please detach and return this portion with your payment payable to GTE.

Please pay this amount. ▶

TELEPHONE NUMBER 717-XXX-XXXX  
AMOUNT REQUIRED \$615.67  
FINAL DATE FOR PAYMENT MAR 18, 1995

210\*HBACM3  
000000002  
11-8833  
472-4167 19950301

It's our privilege to serve you.

John Doe  
123 Street  
Anyplace, PA 16501-1633

GTE North  
P.O. Box 7110  
Indianapolis, IN  
46207-7110

11 8833 4724167 950301 02 0000000000 00000067567 06

Note: Final Pay Date will be 5 days from the mail date of the Toll Block Warning notice.



TELEPHONE NUMBER 717-XXX-XXXX

PAGE 1 OF 1

EFFECTIVE DATE JUL 13, 1995

Final Pay Date

JUL 18, 1995

NOTICE OF CREDIT LINE EXCEEDED

*If payment has been made, please disregard this notice and accept our thanks.*

You have exceeded the credit limit currently authorized for this account.

*If you have any questions regarding this matter, please call us toll free at 1-800-483-3600*

\$	715.37	Amount of the last bill
\$	0.00	Total payments/adjustments
\$	0.30	Unbilled long distance usage
\$	715.67	Current balance
\$	200.00	Account credit limit
\$	515.67	Amount over your credit limit

-----  
\$ 615.67 MINIMUM AMOUNT DUE

Please mail your payment today or contact our office for the nearest in person payment location.

PLEASE BRING THE ENTIRE NOTICE WHEN PAYING IN PERSON

3548018333  
11 8833 950301

Please detach and return this portion with your payment payable to GTE.

Please pay  
this amount. ▶

TELEPHONE NUMBER	717-XXX-XXXX
AMOUNT REQUIRED	\$615.67
FINAL DATE FOR PAYMENT	MAR 18, 1995

210\*HBACM3  
000000002  
11-8833  
472-4167 19950301

*It's our privilege to serve you.*

John Doe  
123 Street  
Anyplace, PA 16501-1633

GTE North  
P.O. Box 7110  
Indianapolis, IN  
46207-7110

11 8833 4724167 950301 02 00000000000 00000067567 06



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TELEPHONE NUMBER 804 468-3150  
BILL DATE MAR 16, 1995 Effective Date APR 03, 1995

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PAGE 1 OF 1

CREDIT LIMIT NOTICE

*If you have any questions regarding this matter, please call us toll free at 1-800-483-3600*

Previous Credit Limit  
\$ 200.00 Your New Credit Limit

THIS NOTICE IS FOR YOUR INFORMATION ONLY.  
NO ACTION ON YOUR PART IS NECESSARY.

GTE has reviewed its credit management process. What this means is the credit limit assigned to your account is eligible for review on a monthly basis. Your credit limit has been assigned based on calling pattern and bill payment history. If your account balance never exceeds your credit limit or becomes delinquent, GTE will take no further action on your account.

*It's our privilege to serve you*

John Doe  
123 Street  
Anyplace, PA 16501-1633





COMMONWEALTH OF PENNSYLVANIA  
PENNSYLVANIA PUBLIC UTILITY COMMISSION  
P. O. BOX 3265, HARRISBURG, Pa. 17120

April 29, 1991

PAGE 1

IN REPLY PLEASE  
REFER TO OUR FILE

Mary E. Hannafin  
Director-Appeals  
Bell of Pennsylvania  
One Parkway, 9th Floor  
Philadelphia, PA 19102

Dear Ms. Hannafin:

Last year, Dr. Wayne Williams and I met with you to review Bell's \$64.201 Residential Account Report for 1989 and discuss reporting problems and data concerns. In addition to these items, we discussed the company's collection policies and the impact of these policies on data collection relevant to this report.

The purpose of this letter is to determine whether the way the company collects or reports data has changed since 1989. Additionally, we want to know if there has been any modification of collection policies or procedures that could have effected the data reported in the company's 1990 report.

Enclosed is a list of general questions regarding data collection and reporting as well as specific questions about Bell's 1990 report. I would appreciate receiving your responses no later than May 13, 1991. If you need additional information or have any questions, please call me at (717) 787-4963.

Sincerely,

Lenora M. Best  
Research Analyst

LMB:lkj

Enclosure

cc: W. Williams

## 1990 §64.201 Residential Report Questions

## Bell

1. Are any of the data items reported in the company's 1990 residential account report based on estimates? If so, which items are estimated?
2. Has there been any modifications to the company's collection policy or procedures that could have effected the data reported? If so, what policies changed and how did they effect the data reported in the company's 1990 report?
3. Why did the amount of net write-offs of uncollectible accounts for the Bell Operating Company decrease from 1989 to 1990?
4. Why did the amount of net write-offs of uncollectible accounts for interexchange carriers increase from 1989 to 1990?

The Bell Telephone Company of Pennsylvania    Mary E. Hannafin  
One Parkway, 9th Floor                            Director  
Philadelphia, Pennsylvania 19102               Appeals  
215 466-3368

May 13, 1991

Ms. Lenora M. Best  
Research Analyst  
Pennsylvania Public Utility Commission  
P.O. Box 3265  
Harrisburg, PA 17120

Dear Ms. Best,

This is in response to your letter dated April 29, 1991 regarding Bell's Residential Account Report for 1990.

Question No. 1            Are any of the data items reported in the company's 1990 residential account report based on estimates? If so, which items are estimated?

Response No. 1            No.

Question No. 2            Has there been any modifications to the company's collection policy or procedures that could have effected the data reported? If so, what policies changed and how did they effect the data reported in the company's 1990 report?

Response No. 2            No.

Question No. 3            Why did the amount of net write-offs of uncollectible accounts for the Bell operating Company decrease from 1989 to 1990?

Response No. 3            The decrease in BOC net write-offs continues a trend which began in 1988. Several factors have caused this trend, most notably, the introduction of systems which enable us to begin collection of final bills faster and the increased effectiveness of the outside collection agencies we utilize.

Question No. 4

Why did the amount of net write-offs of uncollectible accounts for interexchange carriers increase from 1989 to 1990?

Response No. 4

The increase in net write-offs for IXCs also continues a trend which began in 1988. Many factors have caused this trend, including an increase in market share for AOS providers which charge higher toll rates, an apparent increase in 900 toll usage, and increases in overall toll billings (which tend to increase uncollectibles).

*Mary E. Hannafin*