verizon wireless

1300 I Street N.W.
Suite 400 West
Washington, DC 20005
202-589-3740

October 18, 2005

VIA ECFS

Marlene H. Dortch, Secretary
Federal Communications Commission
445 Twelfth Street, S.W.
Washington, DC 20554

Re: *Notice of Ex Parte Presentation* – CG Docket No. 04-208, CC Docket No. 98-170

Dear Ms. Dortch:

This letter is to advise you that on October 18, 2005, Steven Tugentman, Associate General Counsel Sales, Marketing & Consumer Law and I, on behalf of Verizon Wireless, met with Monica Desai, Jay Keithley, Gene Fullano, and Richard Smith of the Consumer and Governmental Affairs Bureau to discuss positions that Verizon Wireless has taken in comments on the Commission's *Second Further Notice of Proposed Rulemaking* ("*Second FNPRM*") in the captioned dockets.

In our discussion, we discussed the attached presentation, which demonstrates that Verizon Wireless discloses, in a clear and conspicuous manner, the nature and amount of taxes, surcharges, and other fees. We detailed Verizon Wireless' practices to illustrate why additional truth-in-billing rules are not necessary. If, however, the Commission considers imposing additional truth-in-billing rules on wireless carriers, we argued that the requirements set forth in the Assurance of Voluntary Compliance ("AVC") between the major wireless carriers and several state attorneys general serve as an appropriate model.

We noted that analysis of our complaint data reveals that very few of our customers complain about line-tem charges and point-of-sale disclosures, and although we have not attempted to correlate the overall decline in complaints with our implementation of the AVC nationwide, our "churn" rates during this time decreased. We also discussed the systems limitations on providing customers an estimate of the first bill before they sign a contract, which is based on the need for the customer to activate service in the billing system before the point of sale system can establish an estimate of the taxes and surcharges that will apply.

Finally, we stated that Verizon Wireless already abides by the guidelines set forth in the Joint FCC/FTC Policy Statement For the Advertising of Dial-Around and Other Long-Distance Services to Consumers, *Policy Statement,* 15 FCC Rcd 8654 (2000), and it is therefore unnecessary to apply these guidelines to the wireless industry.

Consistent with the Commission's rules on *ex parte* communications, this letter is being filed electronically in the captioned dockets. Please let me know if there are any questions related to this filing.

Very truly yours,

Charon Phillips

Enclosure
cc: M. Desai
J. Keithley
G. Fullano
R. Smith

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Verizon Wireless Follows An Uncompromising Consumer Clear Disclosure Policy

- The policy is an integral part of the Verizon Wireless culture and all customer interactions.
  - It is part of our Code of Business Conduct, which every employee is required to review every year.
- The Consumer Clear Disclosure Policy and related guidelines are also incorporated into training of new hires and ongoing training delivered to front line associates and marketing personnel.

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Highlights of Consumer Clear Disclosure Policy

- We fully, clearly, and directly inform consumers of the terms and conditions of our services.
- The Consumer Clear Disclosure Policy applies to all communications with consumers.
- All communications with customers are truthful and accurate. Communications may not be false, misleading, or have a tendency to deceive.
- We disclose all terms and conditions of our service and product offers to consumers.

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Highlights of Consumer Clear Disclosure Policy (cont.)

- We clearly inform consumers about:
  - The nature and amount of included allowance minutes and the hours and coverage area in which they can be used;
  - Minimum contract term;
  - Return policy;
  - All charges associated with our offers, including, when applicable:
    - Activation fees
    - Monthly access fees
    - Home, roaming, and long distance rates
    - Anytime and night & weekend per-minute rates
    - Early termination fees

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Highlights of Consumer Clear Disclosure Policy (cont.)

- We clearly inform consumers about (cont.):
  - All charges associated with our offers, including, when applicable (cont.):
    - Charges associated with any returns
    - Usage charges associated with Included Features and Optional Services
    - Extra charges (like the Federal Universal Service Charge, Regulatory Charge, Administrative Charge, or other Verizon Wireless surcharges)
    - Governmental taxes and fees.

- All Verizon Wireless advertising and sales material is reviewed by the Verizon Wireless Legal Department for accuracy and clarity.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees

- Advertising:

Body of print ad, near service offer:
"Activation fees, taxes and other charges apply.*"

Disclosure information near bottom of print ad:
"*Our Surcharges (incl. 2.13% Federal Universal Service (varies quarterly), 5¢ Regulatory and 40¢ Administrative/line/mo., and others by area) are not taxes (details: 1-888-684-1888); gov't taxes and our surcharges could add 8%-35% to your bill.
Activation fee/line: $35"

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Verizon Wireless Disclosures at the Point of Sale

- **Calling Plan Brochures**
  - Describe the features of, and costs associated with, the customer's Calling Plan.
- **Customer Agreement Terms and Conditions**
  - Describes obligations of both parties in plain language.
- **Customer Information Overview**
  - Provides answers to commonly asked questions.
- **User Guide**
  - Provides information about Calling Plans, features, services, safety tips & billing.
- **Guide to Understanding Your Bill**
  - A step-by-step overview that explains the charges and information on the bill.
- **Getting Started Checklist**
  - Provides a checklist of items that are covered with every customer, and a place to store all applicable documents.
- **Pro-Rate Receipt**
  - Provides a detailed estimate of the customer's first bill, including Verizon Wireless charges and government taxes.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Calling Plans Brochure Pricing Grid

Additional Calling Plan Information

Monthly Home Airtime Allowance Minutes, National IN Calling, Night & Weekend Minutes and Home Airtime Per-Minute Rate are for use from within the America's Choice Home Airtime Rate and Coverage Area.

International Roaming (see www.verizonwireless.com for service availability)	69¢/minute plus pass-through of serving carrier's tolls, surcharges and taxes
411 Connect®	$1.49 per call plus airtime
Required Equipment	CDMA tri-mode or All-Digital phone with Verizon Wireless software
Required Minimum Term, Activation Fees and Early Termination Fee	One-year Customer Agreement-$35 activation fee per line Two-year Customer Agreement-$20 activation fee per line Early Termination Fee-$175 per line
Taxes, Surcharges & Fees	• Taxes, surcharges and fees, such as E911 and gross receipt charges, vary by market and as of July 1, 2005, add between 7% and 34% to your monthly access and other charges. • Monthly Federal Universal Service Charge (varies quarterly based on FCC rate) is 2.18% as of July 1, 2005. • Monthly Regulatory Charge (subject to change) is 5¢ per line. • The Federal Universal Service and Regulatory Charges are Verizon Wireless charges, not taxes. For more details on these charges, call 1-888-684-1888.

...ochure contains information about Verizon Wireless America's Choice℠ and America's Choice Family SharePlan® ...lling Plans. For detailed coverage information, please refer to the Verizon Wireless Map Atlas.

•Taxes, surcharges and fees, such as E911 and gross receipt charges, vary by market and as of July 1, 2005, add between 7% and 34% to your monthly access and other charges.
•Monthly Federal Universal Service Charge (varies quarterly based on FCC rate) is 2.18% as of July 1, 2005.
•Monthly Regulatory Charge (subject to change) is 5¢ per line.
•The Federal Universal Service and Regulatory Charges are Verizon Wireless charges, not taxes. For more details on these charges, call 1-888-684-1888.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Supplement to Calling Plan Brochures

Verizon Wireless
Important Rate Increases

Activation Fee Charges as of October 2, 2005

Activation fee/line: $35, except $25 for secondary Family SharePlan® lines with 2-year agreement.

Notice of Introduction of Administrative Charge

Verizon Wireless will begin assessing an Administrative Charge of 40¢ per line per month on October 1, 2005. This charge will help defray certain costs we incur, currently including:

(i) fees and assessments on network facilities and services;

(ii) charges we, or our agents, pay local telephone companies for delivering calls from our customers to their customers; and

(iii) certain costs and charges associated with proceedings related to new cell site construction.

The sum of Verizon Wireless' Regulatory Charge (5¢ per line per month) and Administrative Charge will still be the lowest of such charges among national wireless carriers.

The Administrative Charge, and what's included, is subject to change from time to time. Please note that this is a Verizon Wireless charge, not a tax that we are required to collect from you. For more information about this charge, visit www.verizonwireless.com or call 1-888-684-1888.

©2005 Verizon Wireless 300

ADCL1005

verizon wireless
We never stop working for you

Notice of Introduction of Administrative Charge

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Customer Agreement Terms and Conditions

Customer Agreement Terms And Conditions

Charges And Fees We Set
– You agree to pay all access, usage, and other charges and fees we bill you or that the user of your wireless phone accepted, even if you weren't the user of your wireless phone and didn't authorize its use. These include Federal Universal Service Charges and Regulatory Charges, and may include other charges also related to our governmental costs. We set these charges. They aren't taxes, aren't required by law, are kept by us in whole or in part, and are subject to change. You may have to pay fees to begin service or reconnect suspended service. Usage charges may vary depending on where, when, and how you call. You have a home airtime rate and coverage area and a local calling area (which may be different). When you call from inside a local calling area to somewhere outside of it, or call from anywhere outside a local calling area, there may be toll, regional calling, or long distance charges in addition to airtime. (We provide or select the long distance service for calls on our network.) When you make a call inside your local calling area that uses a local phone company's lines (for example, a call to a typical home phone number), we may charge landline or connection fees. We charge airtime for most calls, including toll-free and operator-assisted calls. Additional features and services such as operator or directory assistance, call dialing, calling card use, call forwarding, data calls, automatic call delivery, voice mail, text messaging, and wireless Internet access, may have additional charges. Features such as Call Waiting, Call Forwarding, or 3-Way Calling involve multiple calls and multiple charges.

Taxes, Fees, And Surcharges We Don't Set
– You agree to pay all taxes, fees, and surcharges set by the government. We may not always give advance notice of changes to these items. If you're tax-exempt you must give us your exemption certificates and pay for any filings we make.

Roaming And Roaming Charges
You're "roaming" whenever you make or receive a call using a transmission site outside your home airtime rate and coverage area, or using another company's transmission site. Your wireless phone may sometimes connect to and roam on another company's network even when you're within your home airtime rate and coverage area or local calling area. There may be extra charges (including charges for long distance, tolls, or calls that don't connect) and higher rates for roaming calls, depending on your calling plan.

Your Bill
– Your bill is our notice [illegible] fees, charges and other important information [illegible] read everything in your bill. We bill usage [illegible] calls are made or received. We bill ac[illegible] some other charges in advance. You can [illegible] detailed bill online. We'll also send you a strea[illegible] bill without call detail (or a detailed bill if you reques[illegible] one, subject to any applicable fee). We may charge a fee for bill reprints. If you choose Internet billing (where available), you waive any right to paper bills or notices.

How We Calculate Your Bill
Your bill reflects the fees and charges in effect under your calling plan at the time they're incurred. You can dispute your bill, but only within 180 days of receiving it. You must still pay any disputed charges until the dispute is resolved. Charges may vary depending on where your wireless phone is when a call starts. If a charge depends on an amount of time used, we'll round up any fraction of a minute to the next full minute. Time starts when you first press **SEND** or the call connects to a network on outgoing calls, and when the call connects to a network (which may be before it rings) on incoming calls. Time may end several seconds after you press **END** or the call otherwise disconnects. For calls made on our network, we only bill for calls that connect (which

Charges and Fees We Set

You agree to pay all access, usage, and other charges and fees we bill you or that the user of your wireless phone accepted, even if you weren't the user of your wireless phone and didn't authorize its use. These include Federal Universal Service Charges and Regulatory Charges, and may include other charges also related to our governmental costs. We set these charges. They aren't taxes, aren't required by law, are kept by us in whole or in part, and are subject to change.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Customer Agreement Terms and Conditions

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You're "roaming" whenever you make or receive a call using a transmission site outside your home airtime rate and coverage area, or using another company's transmission site. Your wireless phone may sometimes connect to and roam on another company's network even when you're within your home airtime rate and coverage area or local calling area. There may be extra charges (including charges for long distance, tolls, or calls that don't connect) and higher rates for roaming calls, depending on your calling plan.

Your Bill
•• Your bill is our notice to you of your fees, charges and other important information. You should read everything in your bill. We bill usage charges after calls are made or received. We bill access fees and some other charges in advance. You can view your detailed bill online. We'll also send you a streamlined bill without call detail (or a detailed bill if you request one, subject to any applicable fee). We may charge a fee for bill reprints. If you choose Internet billing (where available), you waive any right to paper bills or notices.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Customer Information Overview

Verizon Wireless' Surcharges

Your bill will include charges to recover or help defray costs of taxes and of governmental surcharges and fees imposed on us, and costs associated with government regulations and mandates on our business. These charges include a Regulatory Charge, which helps defray costs of various mandates, and a Federal Universal Service Charge to recover costs imposed on us by the government to support universal service. These charges are Verizon Wireless charges, not taxes, and are subject to change.

Customer Information Overview

Toll, Regional Calling And Wireless Long Distance
Depending on your calling plan, toll, regional calling and long distance charges may apply in addition to home airtime charges. You may incur toll, regional calling, or long distance charges when you are in a wireless local calling area and place a call to a number outside this area. Your local calling area is not the same as your home airtime rate and coverage area, and may be smaller. As with your home phone, your local calling area is defined by a group of local phone exchanges (the area code plus the first three digits of a phone number). As with all wireless calls, these charges are based on where you start the call and don't change even if you move during the call.

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Taxes, Governmental Surcharges And Fees
Your bill will include sales, excise and other taxes and governmental surcharges and fees that we are required by law to bill to customers. These taxes, surcharges and fees may change from time to time without notice. These charges may be based on the rates applicable to the residential street address or the primary business street address you provided to us. This address will be considered the "place of primary use," provided it is within our licensed service area.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
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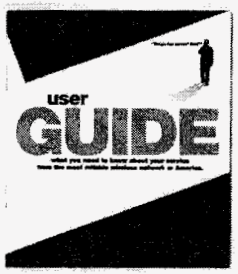
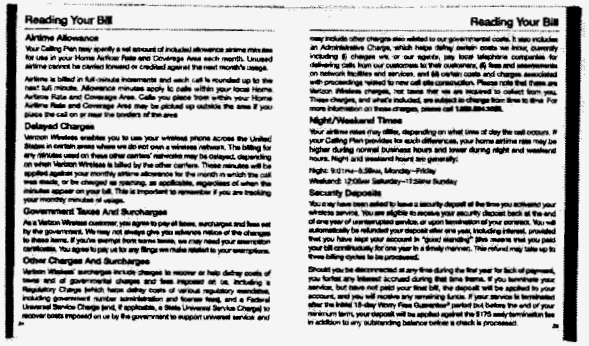
Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - User Guide




Reading Your Bill

Airtime Allowance

Delayed Charges

Government Taxes And Surcharges

Other Charges And Surcharges

Reading Your Bill

Night/Weekend Times

Security Deposits

Government Taxes and Surcharges

As a Verizon Wireless customer, you agree to pay all taxes, surcharges and fees set by the government. We may not always give you advance notice of the changes of these items. If you're exempt from some taxes, we may need your exemption certificates. You agree to pay us for any filings we make related to your exemptions.

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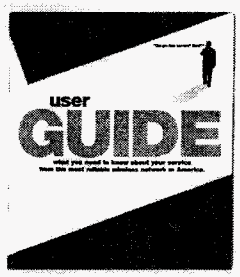
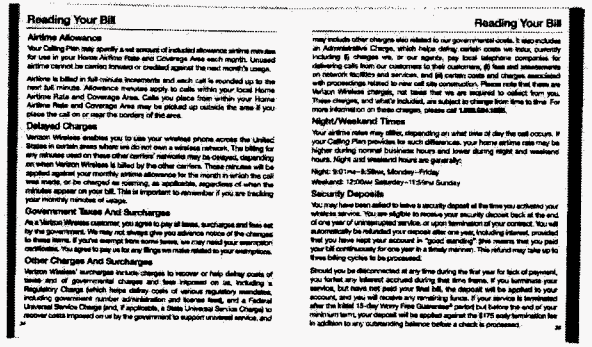
Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - User Guide




Reading Your Bill

Airtime Allowance

Delayed Charges

Government Taxes And Surcharges

Other Charges And Surcharges

Reading Your Bill

Night/Weekend Times

Security Deposits

Other Charges And Surcharges

Verizon Wireless' surcharges include charges to recover or help defray costs of taxes and of governmental charges and fees imposed on us, including a Regulatory Charge (which helps defray costs of various regulatory mandates, including government number administration and licenses fees), and a Federal Universal Service Charge (and, if applicable, a State Universal Service Charge) to recover costs imposed on us by the government to support universal service, and may include other charges also related to our governmental costs. It also includes an Administrative Charge, which helps defray certain costs we incur, currently including (i) charges we, or our agents, pay local telephone companies for delivering calls from our customers to their customers, (ii) fees and assessments on network facilities and services, and (iii) certain costs and charges associated with proceedings related to new cell site construction. Please note that these are Verizon Wireless charges, not taxes that we are required to collect from you. These charges, and what's included, are subject to change from time to time. For more information on these charges, please call 1.888.684.1888.

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Customer Agreement Receipt

Taxes & surcharges apply & may vary. Federal Universal Service Charge of 2.13% (varies quarterly based on FCC rate) and $.05 Regulatory Charge and $.40 Administrative Charge per line/month are our charges, not taxes.

RECEIPT

S. BURLINGTON COMM STORE
1335 SHELBURNE RD
South Burlington, VT 05403-7714
(802)865-3100

Order Location: 62029 01 #2941
Order Type: PS
Receive Location: 62029 01 Register: 03
10/11/2005 15:04 ET NORTHEAST1 - 01002

Calling Plan:
AMERICA'S CHOICE 450 ANYTIME $39.99 0105

Date of Activation: 10/11/2005

Contract End Date: 10/11/2007
Static IP Address: N/A

Taxes & surcharges apply & may vary. Federal Universal Service Charge of 2.13% (varies quarterly based on FCC rate) and a $.05 Regulatory Charge and $.40 Administrative Charge per line/month are our charges, not taxes.

Included Features:
CDMA/DIGITAL PHONE

Selected Optional Services:
PIX-FLIX MSG BASIC
VOICE MAIL ACCESS CHARGE
MESSAGE WAITING INDICATOR
MAIL ENHANCED SVC ACCESS
NO ANSWER TRANSFER
CALLER ID
CALL WAITING
CALL FORWARDING
3-WAY CALLING

Insurance:
TEC ASURION $5.99

Promotions:
24 MONTH CONTRACT

Mtn:
Esn:

Items :
WAREDO2

Items received:
CUSTOMER INFO OVERVIEW /
CUSTOMER AGREEMENT
RETURN/EXCHANGE POLICY
CALLING PLAN BROCHURE
TERMS AND CONDITIONS FOR SELECTED FEATURES
GETTING STARTED CHECKLIST

AGREEMENT

I understand that if I am porting in my phone number from another service provider, I may owe that provider an early termination fee and other charges, and I understand that, during the porting process, the ability for me to receive calls, including return calls from 911 personnel, will not be available.

I AGREE TO THE CURRENT VERIZON WIRELESS CUSTOMER AGREEMENT (CA), INCLUDING THE CALLING PLAN, (WITH EXTENDED LIMITED WARRANTY/SERVICE CONTRACT, IF APPLICABLE), AND OTHER TERMS AND CONDITIONS FOR SERVICES AND SELECTED FEATURES I HAVE AGREED TO PURCHASE AS REFLECTED ON THE RECEIPT, AND WHICH HAVE BEEN PRESENTED TO ME BY THE SALES REP. AND WHICH I HAD THE OPPORTUNITY TO REVIEW. I UNDERSTAND THAT I AM AGREEING TO A $175 EARLY TERMINATION FEE, LIMITATIONS OF LIABILITY FOR SERVICE AND EQUIPMENT, SETTLEMENT OF DISPUTES BY ARBITRATION AND OTHER MEANS INSTEAD OF JURY TRIALS AND OTHER IMPORTANT TERMS IN THE CA.

Account Holder Signature:

JOHN SMITH
Thank You

SNPS620290100000294101

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Pro-Rate Receipt

Billing Information and Estimates

VERIZON WIRELESS
1285 Echelon Mall
Voorhees, NJ 08043-1905
(856) 651-4800

Mobile Number

Receipt Date/Time: 10/10/2005 19:27:54
Next Bill Cycle Date: 11/06/2005
Price Plan:
AMERICA'S CHOICE II FAMILY SHR SECONDARY 2
100 SHARE W/PRI $9.99 2YR 0705

Calling Plan

Monthly Access: $9.99

Partial Month Access Service Fee
Plan
(10/11/2005 - 11/06/2005) $8.70

Monthly Access in Advance Fee
New Plan
(11/07/2005 - 12 $9.99

Total Estimated Access Fee for next bill $18.69

Information

Monthly Feature Access Fee

next bill: $0.00

Promotional Information

UNLIMITED NIGHT AND WEEKEND HOME AIRTIME MINUTES PER MONTH Unlimited
(10/10/2005 - 11/06/2005)

Equipment Charges, Verizonwireless Surcharges and Other Charges and Credits

Total Estimated Equipment charges $0.00

Total Estimated Verizonwireless Surcharges $.92

Total Estimated Other Charges and Credits $25.00

Total $25.92

Federal Universal Service Charge: 2.13 %

Regulatory Charge: $.05

Administrative Charge: $.40

Taxes & surcharges apply & may vary. Federal Universal Service Charge of 2.13 %(varies quarterly based on FCC rate) and a $.05 Regulatory Charge and $.40 Administrative Charge per line/month are our charges, not taxes.

Taxes, Governmental Surcharges and Fees

Total estimate taxes, governmental surcharges and fees $4.65

Total Estimated Charges for Next Bill

Total estimate $49.26

THIS IS A ... OF YOUR "FIRST MONTH'S ACCORDING PRORATION OF SERVICE, FEES AND PROMOTIONS. ALSO APPLY. THE AMOUNTS MAY VARY, DEPENDING ON ACTUAL TAXES, FEES AND SURCHARGES, ACCESS FEES, AND MINUTES ON YOUR ACTUAL USAGE. YOUR CUSTOMER AGREEMENT.
*FOR CUSTOMER ... REFER TO THE ... THAT IS ... EXPLANATIONS

•Total Estimated Verizon Wireless Surcharges: $.92

•Federal Universal Service Charge: 2.13%

•Regulatory Charge: $.05
•Administrative Charge: $.40

•Total estimate taxes, governmental surcharges and fees: $4.65

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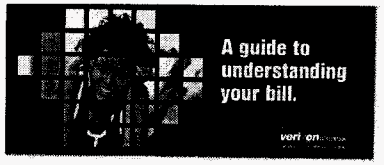
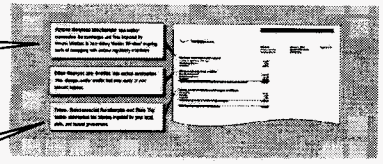
Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures at Point of Sale
  - Guide To Understanding Your Bill





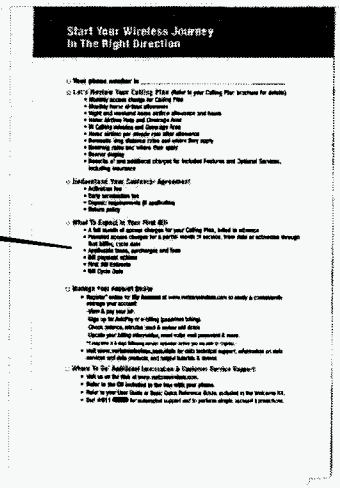
Verizon Wireless Surcharges This section summarizes the surcharges and fees imposed by Verizon Wireless to help defray Verizon Wireless' ongoing costs of complying with various regulatory mandates.

Taxes, Governmental Surcharges and Fees This section summarizes the charges imposed by your local, state and federal government.

verizon wireless

Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Oral Disclosures at Point of Sale
  - Getting Started Checklist


Start Your Wireless Journey
In The Right Direction

Applicable taxes, surcharges and fees

verizon wireless

Verizon Wireless Follows Each Activation or Calling Plan Change With a Confirmation Letter

- Confirmation letter details material terms of Customer's Agreement
  - Summary of Calling Plan Selected
    - Monthly Access
    - Type and Amount of Allowance Minutes
    - Per-Minute Rate
    - End Date
    - Early Termination Fee
  - Verizon Wireless also provides a second copy of the Customer Agreement/Customer Information Overview Brochure

verizon wireless

Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures after Point of Sale
  - Confirmation Letter

Additional fees, surcharges and taxes
•Monthly Federal Universal Service Charge (varies quarterly based on FCC rate): 2.13%
•Monthly Regulatory Charge (subject to change from time to time): $0.05 per line
•Monthly Administrative Charge (subject to change from time to time): $0.40 per line
•Taxes and Surcharges may add between 6% to 29% of your monthly bill
•The Federal Universal Service, Regulatory and Administrative Charges are Verizon Wireless charges, not taxes
•Activation fees: $35.00 per line; except $25 for secondary Family SharePlan Lines with 2-year agreement

ATTN: Wireless Guide, PO Box 76691
Bellevue, WA 98009

**********AUTO** 3-DIGIT 926
024677 000000117 000000000

October 10, 2005

Dear John Sample,

Thank you for choosing Verizon Wireless. This letter confirms your activation of wireless phone service for wireless number on October 5, 2005. We have also listed the details concerning your wireless service below. For your records, enclosed is a copy of your Customer Information Overview and Customer Agreement.

For specific details about your rate and coverage area, please refer to the back of this letter.

Sincerely,
Verizon Wireless

Wireless #:
Account #:
Contract end date: 10/05/07

Calling plan name
• America's Choice

Calling plan details

• Monthly access	$59.99
• Allowance Minutes	900
• Home airtime rate after allowance	$0.40 per minute
• IN Calling (mobile to mobile)	Unlimited
• Domestic Wireless Long Distance	Included
• Domestic Roam Rate	Included

Promotion Description*	Start Date	End Date
• Unlimited Nights And Weekend Minutes 2year	10/05/2005	N/A

Feature Description	Feature Charge
• Tec Lockline -	$5.99

Additional fees, surcharges and taxes
• Monthly Federal Universal Service Charge (varies quarterly based on FCC rate): 2.13%
• Monthly Regulatory Charge (subject to change from time to time): $0.05 per line
• Monthly Administrative Charge (subject to change from time to time): $0.40 per line
• Taxes and Surcharges may add between 6% to 29% of your monthly bill
• The Federal Universal Service, Regulatory and Administrative Charges are Verizon Wireless charges, not taxes
• Activation fees: $35.00 per line; except $25 for secondary Family SharePlan Lines with 2-year agreement

Important cancellation information
• If you decide to cancel your service prior to October 5, 2007, you will be billed an early termination fee of $175.00.

Manage your account

Conveniently online
• Pay bills securely
• Access account activity
• Upgrade equipment, calling plan & features, anytime

Visit My Account at verizonwireless.com and register today!

From your wireless phone call airtime free!
• #MIN (#646)–check unbilled minutes
• #BAL (#225)–get account balance
• #DATA (#3282)–for TXT MSG usage
• #PMT (#768)–make payments

*Additional billing information: The monthly access fee and allowance minutes shown above do not reflect any promotional credits, discounts or prorated fees/allowance minutes. Any applicable promotional details, charges or prorates of fees and allowance minutes will appear on your billing statement.

Notes: Please retain this letter and the enclosed documents for your records. These important documents contain the terms and conditions of your service with us. Please call if you did not receive all the enclosures. This letter is for information only, and in the case of error your calling plan and Customer Agreement will govern.

verizonwireless.com/care online | *611 from your wireless | 1-800-922-0204 by phone | Verizon Wireless Communications store near you

NTC01 K/008/0504/4394/005/CANO1/45491417 024677

verizon wireless

Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures after Point of Sale
  - Confirmation Letter

Important cancellation information
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ATTN: Welcome Guide, PO Box 96991
Bellevue, WA 98009

**********AUTO** 3-DIGIT 926
024677 000000117 000000000

October 10, 2005

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Thank you for choosing Verizon Wireless. This letter confirms your activation of wireless phone service for wireless number on October 5, 2005. We have also listed the details concerning your wireless service below. For your records, enclosed is a copy of your Customer Information Overview and Customer Agreement.

For specific details about your rate and coverage area, please refer to the back of this letter.

Sincerely,
Verizon Wireless

Wireless #:

Account #:

Contract end date: 10/05/07

Calling plan name
- America's Choice

Calling plan details

• Monthly access	$59.99
• Allowance Minutes	900
• Home airtime rate after allowance	$0.40 per minute
• IN Calling (mobile to mobile)	Unlimited
• Domestic Wireless Long Distance	Included
• Domestic Roam Rate	Included

Promotion Description*

	Start Date	End Date
• Unlimited Nights And Weekend Minutes 2year	10/05/2005	N/A

Feature Description **Feature Charge**
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Additional fees, surcharges and taxes
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Manage your account

Conveniently online
- Pay bills securely
- Access account activity
- Upgrade equipment, calling plan & features, anytime

Visit My Account at verizonwireless.com and register today!

From your wireless phone call airtime free:
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- #BAL (#225)–get account balance
- #DATA (#3282)–for TXT MSG usage
- #PMT (#768)–make payments

***Additional billing information:** The monthly access fee and allowance minutes shown above do not reflect any promotional credits, discounts or prorated fees/allowance minutes. Any applicable promotional details, charges or prorates of fees and allowance minutes will appear on your billing statement.

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verizonwireless.com/care online | ***611** from your wireless | **1-800-922-0204** by phone | **Verizon Wireless Communications** store near you

NTC01 10/06/05/949438/660/SCANO1/49461417 024677

verizon wireless

Verizon Wireless' Bills Detail the Nature and Amount of All Charges

- Monthly charges
  - Fixed monthly service charges
- Usage charges
  - Monthly service charges that vary based on usage
- Verizon Wireless surcharges and other charges and credits
- Taxes, governmental surcharges, and fees

verizon wireless

Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures after Point of Sale
  - Bill

P.O. BOX 17120
TUCSON, AZ 85731-7120

October 4, 2005

Page 1 of 4

Account number

Invoice number
1120628752

To Make A Payment
Online: verizonwireless.com (My Account)
Phone: #PMT (#768) or #BAL (#225) from your wireless phone. Airtime free.
Mail Payment: Verizon Wireless
PO Box 17464
Baltimore, MD 21297-1464

KEYLINE
2122800005

Contact Us
Online: verizonwireless.com
Phone: *611 or 1-800-922-0204 Airtime free.
Mail Letters: Verizon Wireless
Attn: Customer Service
PO Box 4009
Silver Spring, MD 20914-4009

Verizon Wireless news

Account summary

Previous charges

Previous balance	$.00
Payment - no payment received	.00
Balance forward	$.00

Current charges

Account charges & credits	1.00
Monthly charges	49.05
Usage charges	.00
Verizon Wireless surcharges and other charges and credits	36.92
Taxes, governmental surcharges and fees	5.31
Total current charges	$92.28

Total Amount Due by October 30, 2005 **$92.28**

Current charges	
Account charges & credits	1.00
Monthly charges	49.05
Usage charges	0.00
Verizon Wireless surcharges and other charges and credits	36.92
Taxes, governmental surcharges and fees	5.31
Total current charges	**92.28**
Total Amount Due by October 30, 2005	**$92.28**

Payment coupon
Please return this portion with your check or money order made payable to Verizon Wireless.

Bill date October 4, 2005 VE
Account number
Invoice number 1120628752

Balance forward	$.00
Current charges	$92.28
AMOUNT DUE BY 10/30/05	$92.28

MAKE CHECK PAYABLE TO
VERIZON WIRELESS
Amount enclosed
$ ☐☐.☐☐

PO BOX 17464
BALTIMORE, MD 21297-1464
2129714644

☐ Check here and fill out the back of this slip if your billing address has changed or you are adding or changing your email address.

112062875201062025221300001000009228000009228 9

verizon wireless

Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

Bill date October 4, 2005 Page 4 of 4
Account number
Invoice number 1120628752

Usage Summary

In Your Home Area	Allowance	Peak Included	Peak Billable	Off Peak Included	Off Peak Billable	Total
Current Usage						
IN-Calling (10/02-10/04)	Unlimited	27	0	2	0	Included
Usage Totals		27	0	2	0	
Total Current Airtime Usage		27		2		29
Current Usage Charges			$.00		$.00	$.00
Total usage charges in your home area						$.00

Total usage charges $.00

Usage detail 410-409-4901
Diane Pickens

In Your Home Area

	Date	Time	Rate	Minutes	Origination+	Phone number	Destination	Usage type	Call type	Airtime charges	Long distance and other charges	Total
1	10/02	09:33P	O	2	Catonsvlle MD		Statesboro GA	MN		Included	$.00	$.00
2	10/03	08:36A	P	1	Owings Mil MD		Baltimore MD	MN		Included	.00	.00
3	10/04	08:44P	P	26	Catonsvlle MD		Statesboro GA	MN		Included	.00	.00

+Designates the location, city and state, of the cell tower or switching center which processed the call.

Legends:		
Rate Period	P = Peak	O = Off-peak
Usage Type	M = IN-Calling	N = IN-Calling Allowance

Verizon Wireless surcharges

Fed Universal Service Charge	$1.47
Regulatory Charge	.05
Administrative Charge	.40
Subtotal	1.92

Other charges and credits

Cellular Service - Activation	$35.00
Subtotal	35.00
Total Verizon Wireless surcharges and other charges and credits	$36.92

Taxes, governmental surcharges and fees

Federal Tax	$1.33
MD State Sales Tax	3.98
Total taxes, governmental surcharges and fees	$5.31

Total current charges for $91.28

- Written Disclosures after Point of Sale
  - Bill

Verizon Wireless surcharges	
Fed Universal Service Charge	$1.47
Regulatory Charge	.05
Administrative Charge	.40
Subtotal	**1.92**

Taxes, governmental surcharges and fees	
Federal Tax	1.33
MD State Sales Tax	3.98
Total taxes, governmental surcharges and fees	**$ 5.31**
Total current charges for (xxx) xxx-xxxx	**$91.28**

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Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures after Point of Sale
  - Bill Definitions

Verizon Wireless' Surcharges includes charges to recover or help defray costs of taxes and of governmental charges and fees imposed on us, including a Regulatory Charge (which helps defray costs of various regulatory mandates, including government number administration and license fees) and a Federal Universal Service Charges (and, if applicable, a State Universal Service Charge) to recover costs imposed on us by the government to support universal service, and may include other charges also related to our governmental costs. It also includes an Administrative Charge, which helps defray certain costs we incur, currently including (i) charges we, or our agents, pay local telephone companies for delivering long distance calls from our customers to their customers, (ii) fees and assessments on network facilities and services, and (iii) certain costs and charges associated with proceedings related to new cell site construction. Please note that these are Verizon Wireless Charges, not taxes that we are required to collect from you. These charges, and what's included, are subject to change from time to time.

Bill date October 4, 2005 Page 2 of 4
Account number
Invoice number 1120628752

Billing Information

Verizon Wireless' Surcharges includes charges to recover or help defray costs of taxes and of governmental charges and fees imposed on us, including a Regulatory Charge (which helps defray costs of various regulatory mandates, including government number administration and license fees) and a Federal Universal Service Charge (and, if applicable, a State Universal Service Charge) to recover costs imposed on us by the government to support universal service, and may include other charges also related to our governmental costs. It also includes an Administrative Charge, which helps defray certain costs we incur, currently including (i) charges we, or our agents, pay local telephone companies for delivering long distance calls from our customers to their customers, (ii) fees and assessments on network facilities and services, and (iii) certain costs and charges associated with proceedings related to new cell site construction. Please note that these are Verizon Wireless Charges, not taxes that we are required to collect from you. These charges, and what's included, are subject to change from time to time.

Verizon Wireless' Other Charges and Credits includes charges for products and services, and credits owing.

Taxes, Governmental Surcharges and Fees includes sales, excise and other taxes and governmental surcharges and fees that we are required by law to bill to customers. These taxes, surcharges and fees may change from time to time without notice.

Inquiries/Requests - Most customer payments are processed using an automated system. This means that inquiries or requests you include with or on your payment won't reach us. Please send your correspondence to the address on page 1 (see Mail Letters) or call our Customer Service Department at 1(800) 922-0204 or *611 from your wireless phone. If you're trying to resolve a dispute by sending us payment of less than the full amount we've billed you, please note that your Customer Agreement requires you to pay in full despite any disputes, and inform you that we won't honor limiting notations you make on or with a payment.

Customer Information

Returned Payments
In the event your check for payment of your wireless bill is returned by your bank for insufficient or uncollected funds, Verizon Wireless may resubmit your check electronically to your bank for payment from your checking account.

FUSC Change
On October 1, the Federal Universal Service Charge (FUSC) will decrease to 2.13 percent of assessable wireless charges. The FUSC is a Verizon Wireless charge that recovers government mandated costs and is subject to change each calendar quarter based on an FCC assessment rate. For more details about the FUSC, please call 1-888-684-1888.

Notice of change to Canada data roaming rates*:
Effective December 1, 2005, the Canada data roaming rate will increase from $0.002 per kilobyte to $0.005 per kilobyte. For a current list of Canadian cities with coverage, please visit www.verizonwireless.com/naroaming. For more information about these changes, please call 1-800-711-8300. Please consult your Customer Agreement for information about changes.

*Services affected include NationalAccess, GlobalAccess, BlackBerry(sm) and PDA Plans/Features

Automatic Payment Enrollment for Account: [illegible]
By signing below, you authorize Verizon Wireless to electronically debit your bank account each month for the total balance due on your account. The check you send will be used to setup Automatic Payment. You will be notified each month of the date and amount of the debit 10 days in advance of the payment. I understand and accept these terms. This agreement does not alter the terms of your existing Customer Agreement. I agree that Verizon Wireless is not liable for erroneous bill statements or incorrect debits to my account. To withdraw your authorization you must call Verizon Wireless. Check with your bank for any charge.
1. Check this box. 2. Sign name in box below, as shown on the bill and date. 3. Return this slip with your check for this month's payment.

Changing your billing address for Account: [illegible] *Use this space or login to My Account at verizonwireless.com to change the mailing address where we send your bill. If we do not have your most recent email address, provide it below and we'll use it to tell you important information about your Verizon Wireless service. Allow 2 billing cycles for the address change to take effect.

New address
City
State/Zip
Daytime phone ( ) - Evening phone ( ) -
Email

PLACE OF PRIMARY USE (PPU)
The home or business mailing address indicated to the left is for the person using the phone(s) and is the person's residential street address or primary business street address ___YES ___NO. If No or for multi-line accounts with more than one PPU address, please contact our Customer Service Department or visit our website to change user's PPU address.

verizon wireless

Verizon Wireless Discloses, Clearly and Conspicuously, the Nature and Amount of any Taxes, Surcharges, and Other Fees (cont.)

- Written Disclosures after Point of Sale
  - Bill

Verizon Wireless' Other Charges and Credits includes charges for products and services, and credits owing.

Bill date October 4, 2005 Page 2 of 4
Account number
Invoice number 1120628752

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1. Check this box. 2. Sign name in box below, as shown on the bill and date. 3. Return this slip with your check for this month's payment.

Changing your billing address for Account: [illegible] *Use this space or login to My Account at verizonwireless.com to change the mailing address where we send your bill. If we do not have your most recent email address, provide it below and we'll use it to tell you important information about your Verizon Wireless service. Allow 2 billing cycles for the address change to take effect.

New address _____
City _____
State/Zip _____
Daytime phone ( ) - Evening phone ( ) -
Email _____

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The home or business mailing address indicated to the left is for the person using the phone(s) and is the person's residential street address or primary business street address ___YES ___NO. If No or for multi-line accounts with more than one PPU address, please contact our Customer Service Department or visit our website to change user's PPU address.

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- Written Disclosures after Point of Sale
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Taxes, Governmental Surcharges and Fees includes sales, excise and other taxes and governmental surcharges and fees that we are required by law to bill to customers. These taxes, surcharges and fees may change from time to time without notice.

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Inquiries/Requests - Most customer payments are processed using an automated system. This means that inquiries or requests you include with or on your payment won't reach us. Please send your correspondence to the address on page 1 (see Mail Letters) or call our Customer Service Department at 1(800) 522-0204 or *611 from your wireless phone. If you're trying to resolve a dispute by sending us payment of less than the full amount we've billed you, please note that your Customer Agreement requires you to pay in full despite any disputes, and inform you that we won't honor limiting notations you make on or with a payment.

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1. Check this box. 2. Sign name in box below, as shown on the bill and date. 3. Return this slip with your check for this month's payment.

Changing your billing address for Account: ___ ___ Use this space or login to My Account at verizonwireless.com to change the mailing address where we send your bill. If we do not have your most recent email address, provide it below and we'll use it to tell you important information about your Verizon Wireless service. Allow 2 billing cycles for the address change to take effect.

New address
City
State/Zip
Daytime phone ( ) - Evening phone ( ) -
Email

PLACE OF PRIMARY USE (PPU)
The home or business mailing address indicated to the left is for the person using the phone(s) and is the person's residential street address or primary business street address ___YES ___NO. If No or for multi-line accounts with more than one PPU address, please contact our Customer Service Department or visit our website to change user's PPU address.

verizon wireless

About Consumer Complaints

- Minimizing consumer complaints is a matter of good business practice.
- CTIA and the wireless industry have discussed with state commissions the types of concerns that states heard from wireless consumers.
- The wireless industry voluntarily established procedures for expediting consumer complaints from all state commissions.
- Each state now has designated contacts for each of the major wireless carriers. Carriers are responding to consumers who have contacted the state commissions with questions or complaints. Many states are pleased with this new, responsive process.

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Incentives to Retain Customers

- Wireless carriers have strong incentives to treat their customers well and offer a broad range of products and services to meet their needs:
  - Customers are expensive to acquire—wireless carriers spend anywhere from $350 to $475 to acquire a new customer. (*J.D. Power and Associates*)
  - Customers have numerous competitive choices.
  - Carriers highly value their reputations and brands.
  - Carriers work to minimize complaints—every complaint is costly to address and, more importantly, means a customer is unhappy.