

# HOW TO READ YOUR BILL

As you read your Talk America Services bill, you will notice that the level of detail increases as you move from one section to the next.

The first page of your bill is the account summary and payment stub. You can quickly see the most important billing and payment information on the first page. To pay your bill, tear off the payment stub and return it with your payment or use one of the other payment options listed on the first page. Talk America Services offers many convenient payment options. Your bill will provide payment information so you can select the method that is most convenient for you.

The second page of your bill provides general information about your bill. You will also find a form to change your address or provide comments back to Talk America Services.

The third page of your bill, and any page beyond the third, provides the most detail. All your monthly service charges are shown, as well as taxes, surcharges, fees and long distance charges.



# Page 1 – Account Summary and Payment Stub

talk america SERVICES

Page 1 of 4

Account number	Telephonenumber	Invoice date
013000002	111-123-1234	August 05, 2017

Please call Talk America Services toll free or visit our website.  
For Sales/Billing/Account Changes: 1-855-546-5000  
For Repair/Technical Support: 1-855-546-5000  
Website: [www.talkamericaservices.com/online](http://www.talkamericaservices.com/online)

JANE DOE  
123 MAIN STREET  
ANY TOWN USA 12345-1234

**1**

Service At-A-Glance	
Previous Bill	\$39.44
Payments/Adjustments thru 06/01	\$39.44 CR
Amount Previously Due	\$ .00
Current Charges Due - 08/26/17	\$38.93
<b>Total Amount Due</b>	<b>\$38.93</b>

Use of the Services constitutes your agreement to Talk America Services' Terms and Conditions maintained at [www.talkamericaservices.com/terms](http://www.talkamericaservices.com/terms), or you may request a copy by calling the number at the top of the bill. See "Talk America Services Customer Message" section on this bill for any recent changes to Talk America Services' Terms and Conditions. If you are a business customer with an existing contract, those contract terms will control.

**3**

Talk America Services provides online billing at [www.talkamericaservices.com/online](http://www.talkamericaservices.com/online).  
Your PIN is 301330623.

**Pay My Bill**

**On-line:** For easy payments 24 hours a day, visit [www.talkamericaservices.com/online](http://www.talkamericaservices.com/online).

**By Mail:** Send your check and payment slip to the address below.

**By Phone:** For automated payments or to speak to a representative, call 1-855-546-5000.

**2**

ATTN: SUPPORT SERVICES  
2134 W. LABURNUM AVE.  
RICHMOND, VA 23227

Account number	Telephone number	Due date
013000002	111-123-1234	August 26, 2017

Amount Due **\$38.93**

Payment enclosed \$ [ ]

123 013000028 2

TALK AMERICA SERVICES, LLC  
PO BOX 9001908  
LOUISVILLE, KY 40290-1908

700012300000000130000280170601000000389343

**4**

**1**

## ACCOUNT SUMMARY

Quickly see the most important billing and payment information here, including previous charges and credits, current charges, total amount due and due date.

**2**

## IMPORTANT CUSTOMER SERVICE NUMBERS

If you have any questions about your bill, please call Talk America Services Customer Service at one of the numbers listed.

**3**

## ONLINE BILLING

Your PIN number for online billing will not appear in this section until the second bill.

**4**


## PAYMENT STUB

Tear off this portion of your bill and return it with your payment. You can make changes to your address and provide comments back to Talk America Services on the back of your payment stub. Please include either your billing number or your account number on your check. It is easy to set up recurring monthly payments from your checking account, debit card or credit card. Save time and sign up for Auto Pay today!

# Page 2 – General Customer Billing Information

5

**GENERAL INFORMATION**  
Information about paying your bill is included in this section.

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**Go Paperless Today!**

**Why go Paperless?**

1. Convenience - Talk America Services offers the convenience of online bill pay and auto draft.
2. Accessibility - Receiving your bills via the Internet allows you to check your statements instantly from anywhere. So, no more worrying about the ability to make your payments on time if you are out of town!
3. Environment - Reduce your footprint by eliminating your paper bills. By signing up for paperless billing, you will be contributing to the reduction of paper usage, saving millions of trees, reduction of greenhouse gases, decrease in waste water production, and saving gasoline due to less delivery of paper bills.

Make your life easier while helping to save the Earth by signing up for paperless billing today!  
Go to [www.talkamericaservices.com/online](http://www.talkamericaservices.com/online) to register today!

**SPEND LESS TIME PAYING YOUR BILL! 5**

Talk America Services offers automatic payment options to make paying your bill easier. Set up AUTO PAY using your bank account. This allows your Talk America Services payments to be drawn directly from your preferred bank account.

- No more stamps
- No more checks to write
- No more worrying about late payments

It's free and you can still receive your paper bill or go green with paperless billing. Register today at [www.talkamericaservices.com/online](http://www.talkamericaservices.com/online) or call Customer Service at 855-546-5000.

Important Information for Customers Paying by Check

Talk America Services may convert your payments by check to an electronic Automated Clearinghouse (ACH) debit transaction. The debit transaction will appear on your bank statement, although your check will not be presented to your financial institution or returned to you. This ACH debit transaction will not enroll you in any Talk America Services automatic debit process and will only occur each time a check is received. Any resubmissions due to insufficient funds may also occur electronically.

Please be aware that all checking transactions will remain secure, and payment by check constitutes acceptance of these terms.

We value your business and appreciate you selecting Talk America Services as your telecommunications provider.

Información importante para los clientes que pagan por cheque

Talk America Services puede convertir sus pagos por cheque a una transacción electrónica automática de débito (ACH en inglés). La transacción del débito aparecerá en su estado de cuenta del banco, aunque no se presentará su cheque a su institución financiera ni se le devolverá a usted. Esta transacción electrónica automática de débito no le inscribirá a usted en ningún proceso de débito automático de Talk America Services y solamente ocurrirá cada vez que se reciba un cheque. Cualquier reentrega debida a fondos insuficientes también podrá ocurrir electrónicamente.

Por favor tenga en cuenta que todas las transacciones de la cuenta corriente serán seguras y el pago por cheque constituye la aceptación de estas condiciones.

Agradecemos que sea nuestro cliente y apreciamos que haya elegido a Talk America Services como su proveedor de telecomunicaciones.

**eCheck authorization:** By entering the 5-digit zip code from my bill when paying by phone, I hereby authorize Talk America Services and the financial institution designated by me to charge the account I have specified for payment of my services provided by Talk America Services. I understand that a fee will be charged to my Talk America Services account for each request returned unpaid. If two requests are returned unpaid, I will be excluded from this option. In addition, I understand that Talk America Services and the financial institution reserve the right to terminate this payment option. This authorization can be revoked by notifying Talk America Services at the customer service number listed on my bill prior to 4:00 P.M. EST on my specified payment date.

For a complete description of fees and taxes included on your bill, please visit [www.talkamericaservices.com/fees](http://www.talkamericaservices.com/fees).

Keep this portion for your records.  
Return this portion with your payment.

Change of Address Effective Date / /

Name \_\_\_\_\_

Attention \_\_\_\_\_

New Address \_\_\_\_\_ Apt/Suite# \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Talk America Services' representatives are happy to answer your questions or concerns related to billing or service. To contact us, please call the number located at the top of page one.

WSM-133966

# Page 3 – Bill Detail

## 6 SUMMARY OF PAYMENTS AND ADJUSTMENTS

Detail of payment or adjustments made during this billing period.

## 7 SUMMARY OF CURRENT CHARGES BY SERVICE PROVIDER

Identifies the total current charges for this bill.

## 8 DETAIL OF CURRENT CHARGES

A breakdown of all your charges are shown detailing Services, Surcharges and Other Fees, and Taxes.

## 9 ITEMIZED DETAIL OF SERVICES

Detail of your services is provided.

## 10 ITEMIZED LONG DISTANCE SERVICES

Provides a list of long distance calls made.


## 11 SERVICE PROVIDERS

Identifies the carrier you have chosen for providing your Local Service and Long Distance Service.

## 12 CUSTOMER MESSAGES

Important messages that apply to your service will be shown in this section.

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Account number 013000002	Telephone number 111-123-1234	Invoice date August 05, 2017
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**SUMMARY OF PAYMENTS AND ADJUSTMENTS 6**

PAYMENTS -07/10/17	39.44 CR
<b>TOTAL PAYMENTS AND ADJUSTMENTS</b>	<b>39.44 CR</b>

**SUMMARY OF CURRENT CHARGES BY SERVICE PROVIDER 7**

TALK AMERICA SERVICES, LLC	38.93
<b>CURRENT CHARGES DUE 08/26/17</b>	<b>38.93</b>

**TALK AMERICA SERVICES, LLC DETAIL OF CURRENT CHARGES 8**

Service from 07/01/17 to 07/30/17  
Toll charge inquiries call 1-855-546-5000

**SERVICES**

1 FLAT RATE SERVICES	11.16
<b>TOTAL SERVICES</b>	<b>11.16</b>

**SURCHARGES AND OTHER FEES**

END USER ACCESS FEE	3.97
SUBSCRIBER LINE CHARGE	9.00
ACCESS RECOVERY CHARGE	2.50
911 SERVICE	4.60
FEDERAL UNIVERSAL SERVICE FEE	2.00
REGULATORY ASSESSMENT SURCHRG	.63
IRS SURCHARGE	.05
ENERGY RECOVERY CHARGE	2.95
<b>TOTAL SURCHARGES AND OTHER FEES</b>	<b>25.70</b>

**TAXES**

FEDERAL TAX	.88
STATE TAX	1.19
<b>TOTAL TAXES</b>	<b>2.07</b>

**TOTAL TALK AMERICA SERVICES, LLC CHARGES**

**38.93**

**ITEMIZED DETAIL OF SERVICES 9**

Taxes and prorated monthly charges are not included.

Quantity	Service Description	Monthly Charges
985-384-4408		
1	FLAT RATE SERVICES	11.16
1	END USER ACCESS FEE	3.97
1	SUBSCRIBER LINE CHARGE	9.00
	Total for 111-123-1234	24.13

**TALK AMERICA SERVICES 1500 Included LD Minutes Direct Dialed Calls**

FOR (111) 123-1234 **10**

LINE	DATE	TIME	CITY CALLED	AREA NUMBER	CL	RP	MIN	AMOUNT
1	05/02	0504P	ANYTOWN	LA 985 791-0000	S	E	2.5	.00
2	05/03	0241P	ANYTOWN	LA 985 381-0000	S	D	2.7	.00
3	05/04	0540P	ANYTOWN	LA 985 791-0000	S	E	0.6	.00
4	05/09	0708A	ANYTOWN	LA 985 791-0000	S	N	0.2	.00
5	05/10	0647A	ANYTOWN	LA 985 791-0000	S	N	1.4	.00
6	05/11	0544P	ANYTOWN	LA 985 791-0000	S	E	4.4	.00
7	05/12	1039A	ANYTOWN	LA 985 381-0000	S	D	4.9	.00
8	05/17	0601P	ANYTOWN	LA 985 381-0000	S	E	3.2	.00
9	05/18	1202P	ANYTOWN	LA 985 791-0000	S	D	0.3	.00

**TALK AMERICA SERVICES 1500 Included LD Minutes Direct Dialed Calls (cont'd)**

FOR 111-123-1234

LINE	DATE	TIME	CITY CALLED	AREA NUMBER	CL	RP	MIN	AMOUNT
10	05/18	0919P	ANYTOWN	LA 985 381-0000	S	E	0.4	.00
11	05/21	0343P	ANYTOWN	LA 985 791-0000	S	N	2.7	.00
12	05/21	0355P	ANYTOWN	LA 985 791-0000	S	N	0.3	.00
13	05/22	0301P	ANYTOWN	LA 985 791-0000	S	D	0.9	.00
14	05/22	0500P	ANYTOWN	LA 985 381-0000	S	E	2.8	.00
15	05/22	0603P	ANYTOWN	LA 985 381-0000	S	E	0.7	.00
16	05/22	0811P	ANYTOWN	LA 985 791-0000	S	E	0.2	.00
17	05/22	0850P	ANYTOWN	LA 985 381-0000	S	E	0.3	.00

**SUBTOTAL EXCLUDING TAX FOR (111) 123-1234**

**28.5 .00**

**SERVICE PROVIDER(S) 11**

Your InterLATA long distance carrier(s) are:

TALK AMERICA SERVICES

Your IntraLATA long distance carrier(s) are:

TALK AMERICA SERVICES

Your Local carrier is:

TALK AMERICA SERVICES, LLC      1-855-546-5000

\* If you have multiple telephone numbers, further information concerning long distance carrier assignments for those additional lines are on record with your local business office.

**REGULATORY PRESENTATION OF CURRENT CHARGES**

The following summary presents your current charges by service type as defined by your state regulatory agency. Totals for each service type include applicable surcharges, fees and taxes.

ALL SERVICES	38.93
<b>TOTAL</b>	<b>38.93</b>

**IMPORTANT INFORMATION**

This bill includes charges for:  
111-123-1234

Previous Account Number:  
22000001

**TALK AMERICA SERVICES, LLC CUSTOMER MESSAGE 12**

Talk America Services Online payments must be made by 4:00 pm eastern time in order to post for the current day.