

ORIGINAL

ARIZONA CORPORATION COMMISSION  
FORMAL COMPLAINT FORM  
FORMAL COMPLAINT



0000154131

COMPLAINT <i>Kori S. Daniels</i>	COMPLAINT NUMBER <i>2014-114593</i>	PHONE (HOME) <i>602 690 8019</i>
ADDRESS <i>1969 W. Ray Rd #1 Chandler, Az 85224</i>		PHONE (WORK) <i>480 892 4100</i>
NAME OF RESPONSIBLE PARTY <i>Kori Daniels</i>		
NAME OF UTILITY <i>Century Link</i>	ACCOUNT NUMBER <i>480 892 4100 550 B</i>	

GROUNDS FOR COMPLAINT: (COMPLETE STATEMENT OF THE GROUNDS FOR COMPLAINT. INDICATING DATE(S) OF COMMISSION/OMISSION OR ACTS OR THINGS COMPLAINED OF.) (USE ADDITIONAL PAGE IF NECESSARY.)

T-01051B-14-0389

*See Enclosed*

Arizona Corporation Commission

DOCKETED

NOV 14 2014

DOCKETED BY	<i>[Signature]</i>
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NATURE OF RELIEF SOUGHT: (USE ADDITIONAL PAGE IF NECESSARY.)

*See Enclosed*

RECEIVED  
2014 NOV 14 A 10:15  
ARIZONA CORPORATION COMMISSION  
DOCKET CONTROL

SIGNATURE OF COMPLAINANT OR ATTORNEY

*K S Daniels*

## Overview

I have had phone service with CenturyLink (Qwest) for the last 34 years. During the last 10 years their customer service representatives have contacted me several times to review my service. During those reviews not one person ever stated that it was no longer necessary to route my calls through a foreign exchange. Actually the first time I heard the term "foreign exchange" was in September 2013 when the CenturyLink technician used it.

## Chronological Events

Twenty years ago I moved my office from Gilbert to Chandler. I wanted to keep my same phone number. CenturyLink (Qwest) explained at that time that I had two options. I could either pay for each call or I could be charged a monthly amount for all calls. I choose the monthly option.

Over the past several years every time it would rain, I would have phone issues. I would call it into Repair only to have several different technicians check the line but not one ever stated that it wasn't necessary to route the calls through a foreign exchange due to advances in their technology.

Approximately 18 months ago I bought a new phone system. CenturyLink was contacted several times due to various service issues. In September of 2013, one of CenturyLink's technicians stated that for the last 10 years it was not necessary to route my calls through a foreign exchange. He explained to my office manager that we have been overcharged approximately \$100 per month for the last 10 years. *At that time we requested compensation.* Several phone calls later, CenturyLink gave me a one-time credit of \$105 (see exhibit 1, September 4, 2013 bill page 5). I believed that was totally unacceptable compared to the amount of the overcharge and the length of time. I then attempted for several months to have someone respond to my request, but no one ever called or contacted me in anyway.

I have enclosed three bills from 2013 (Exhibit 1, 2 and 3). The August 4, 2013 bill was for \$322.88. All my bills prior to that date were approximately the same amount. As you can see on the September 2013 bill a one-time credit was applied for \$105. Beginning with the October 2013 bill all future bills have been around \$225 showing that I have previously paid \$100 to much, each and every month!

CenturyLink finally started to respond to me in February of 2014. This was *after* I wrote a letter to the Corporation Commission. They stated they would credit my future bills \$100 per month for one year. After considering their offer for 24 hours I called their representative Sharon Bishop (the individual who made the offer) and told her that I was rejecting it because I believed that it was unfair and inadequate considering what they had overcharged me.

April 4, 2014 CenturyLink (Sharon Bishop) made a second settlement offer (see Exhibit 4). I again didn't find this an acceptable offer. Please remember it was CenturyLink's technician that stated I had been overcharges for the last 10 years. Centurylink's offer was for approximately 2 years and had provisions I could not accept.

On June 5, 2014, I made a counter-offer (Exhibit 5). I didn't ask for 10 years of credit. I only asked for 7 years in an attempt to be more than reasonable. I waited for a response from CenturyLink, however one never came. I then contacted Ms. Bishop on July 2, 2014 only to be told they were rejecting my counter offer. They never had the common courtesy to reject it either in writing or in person.

### **Response to CenturyLink Letters**

On Wednesday October 29, 2014, I received 3 copies of letters from the Corporation Commission, that Centurylink had provided to them. The letters (Exhibit 6, 7, 8) were sent back in June of 2001. I was actually completely surprised by their letters, because I did not see how they related to my phone service. When I first contacted CenturyLink, I requested that their representative Sharon Bishop research the issue to determine when it was no longer necessary to reroute my calls through a foreign exchange. She called back a few weeks later and stated that they could not determine when that actually occurred. Obviously, when I read their letters it is abundantly clear that it occurred back in 2001.

I do remember reading at least one of the letters, but I couldn't see where they would apply to me because I had never heard the term "Foreign Central Office Service". When I moved from Gilbert to Chandler I was only told about the charges for keeping my same phone number. The first time I heard the term "foreign exchange" was in September 2013 by CenturyLink's technician. I knew I had a local number and the term "Foreign Central Office Service" meant nothing to me. I assumed it applied to businesses that have offices out of the country. In addition, I am curious why in the last 10 years when CenturyLink's representatives contacted me to review my phone bill to see if they could save me money, why, not one person said a word regarding a Foreign Central Office Service.

### **Conclusion**

I am filing this complaint in hopes of having this matter resolved in a fair and equitable manner. I am also curious how many other businesses have been overcharges and have no idea that this has occurred.

I am requesting compensation from June 3, 2001 thru August 2013. That is 146 months at \$105 per month. The \$105 was derived from the credit they gave me back in September 2013. The total amount of compensation is \$15,330.00. I am also asking for 2% interest since they had use of my money during that time. The interest amount is \$1,953.48 for a total amount of \$17,238.48.

### **Nature of Relief Sought**

I originally requested 7 years of credit, since CenturyLink told me that they could not determine when the overcharges first occurred.

However, after receiving a copy of CenturyLink's letter, dated June 2001, I am now requesting a settlement from June 2001 to September 2013.

146 months at \$105.00 per month for a total of \$15,330.00. Plus 2% Interest of \$1,953.48.

Grand Total of Relief Sought: \$17,283.48

Exhibit 1



CenturyLink™



LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Aug 4, 2013  
Account No: 480-892-4100 458B

Visit [centurylink.com](http://centurylink.com)

Balance Forward	New Charges	Total Amount Due	Due Date for New Charges
\$ .00	\$332.88	\$332.88	Credit Card

Account Summary

Previous Balance

Charges

Payment

Balance Forward

New Charges

CenturyLink

Total New Charges

Thank you for your payment

For questions, call:

1 800 603-6000

Page

3

644.77

644.77

\$ .00

332.88

\$332.88

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Business needs change regularly. As a valued business customer, we want to work with you to provide a complete and cost effective solution for your business.

Call (888) 544-4495 today for a free account consultation with a dedicated business sales consultant.

For billing or technical questions, please call (877) 453-9407.

CenturyLink, P O Box 29040, Phoenix, AZ 85038-9040

Please fold, tear here and return this portion with your payment.



CenturyLink™

AT 01 001729 10855 H 7 A\*\*3DGT



LORI S DANIELS  
STATE FARM INSURANCE  
1969 W RAY RD #1  
CHANDLER AZ 85224-4042

Bill Date: Aug 4, 2013  
Account No: 480-892-4100 458B

New Charges: \$332.88  
TOTAL AMOUNT DUE: \$332.88

Amount Due is charged to your Credit Card.

CENTURYLINK  
P O BOX 29040  
PHOENIX, AZ 85038-9040



81 01480892410004581 1213080413 000000000000 000003328804



For questions, call 1 800 603-6000

Page 2

LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Aug 4, 2013  
Account No: 480-892-4100 458B

**Total Amount Due Charged to Your Credit Card** **\$332.88**

Thank you for using the automatic payment system. Payment will be charged to your credit card within 5 days after your bill date.

**New Charges**

	<b>Local and Other Services</b>
Monthly Charges	289.42
Service Additions and Changes	4.64
Taxes, Fees and Surcharges	
Federal Excise at 3%	6.38
State Sales at 5.6%	13.49
Regulatory Surcharge at .19%	.43
County Sales at .7%	1.66
City Sales at 2.75%	6.49
State 911 at \$.20 per access line	.80
Federal Universal Serv Fund at 15.1%	1.84
Federal Universal Serv Fund at 15.266%	3.76
Federal Universal Serv Fund Private Line at 15.1%	2.49



LORI S DANIELS  
 STATE FARM INSURANCE  
 Bill Date: Aug 4, 2013  
 Account No: 480-892-4100 458B

For questions, call 1 800 603-6000

**New Charges**

	Local and Other Services
<b>Taxes, Fees and Surcharges</b>	
Arizona Universal Service Fund at \$.02 per line	.08
Telecommunications Relay Service Fund at 1.1%	1.40
<b>Subtotal</b>	<b>\$332.88</b>

**Total New Charges** **\$332.88**

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**Local and Other Services**

**Monthly Charges**

Charges from Aug 04 to Sep 03

Quantity	Description	Code	Item Rate	Amount
<b>Basic Services</b>				
4	Federal Access Charge	9ZR	6.12	24.48
4	Access Recovery Charge	9ZR42	2.00	8.00
<b>Optional Services</b>				
1	Choice™ Business Plus (includes your line and your selected features)	PGOQM	49.99	49.99
1	Directory Listing	CLT	4.75	4.75
1	Fixed Mileage Rate	FQYX1	27.50	27.50
1	Voice Mail	MBB	13.95	13.95
3	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00	108.00
1	Loop Start Signaling	PJWFX	16.50	16.50
1	Network Access Channel	1DC2X	27.50	27.50
5	Transport Channel - Per Mile Rate	3LBXA	1.75	8.75

**Total Monthly Charges** **\$289.42**

**Service Additions & Changes**

Quantity	Description	Code	Item Rate	Amount
<b>Jul 01, 2013 Order Number Not Available</b>				
	480-814-7556 Charge Due to Change in Rates	9ZR		.36
	480-814-7556 Charge Due to Change in Rates	9ZR42		4.28

**Total Service Additions and Changes** **\$4.64**

*continued on back*



LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Aug 4, 2013  
Account No: 480-892-4100 458B

For questions, call 1 800 603-6000

**Local and Other Services**

**Taxes, Fees & Surcharges Summary**

*The detail listed below has been included in the New Charges on this bill.  
This summary is provided as information only.*

	<b>Amount</b>
Federal Excise at 3%	6.38
State Sales at 5.6%	13.49
Regulatory Surcharge at .19%	.43
<i>This charge recovers the amount CenturyLink is assessed by the Arizona Corporation Commission. This assessment funds the corporation commission, enabling it to perform its lawful duties.</i>	
County Sales at .7%	1.66
City Sales at 2.75%	6.49
State 911 at \$.20 per access line	.80
<i>This surcharge, funds the cost of providing emergency services communications systems in your community.</i>	
Federal Universal Serv Fund at 15.266%	3.76
<i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	
Federal Universal Serv Fund at 15.1%	1.84
<i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	
Federal Universal Serv Fund Private Line at 15.1%	2.49
<i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	
Arizona Universal Service Fund at \$.02 per line	.08
<i>This charge recovers the amount CenturyLink remits to the Arizona Corporation Commission. This fund helps keep basic exchange rates affordable in high cost rural areas of the state.</i>	
Telecommunication Relay Service Fund at 1.1%	1.40
<i>This charge funds relay centers that help hearing- and speech-impaired customers make and receive calls.</i>	
<b>Total Taxes, Fees and Surcharges Summary</b>	<b>\$38.82</b>
<b>Total CenturyLink Local and Other Services</b>	<b>\$332.88</b>

<b>CenturyLink New Charges</b>	<b>\$332.88</b>
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**For Your Information**

Customers using Teletype (TTY) devices can direct their inquiries to CenturyLink at 1 800 223-3131, a TTY equipped number.  
Go Green! Use Control Center at [controlcenter.centurylink.com](http://controlcenter.centurylink.com) to view your billing and service information on-line and enroll in Paperless Billing or One Page Direct.

Exhibit 2



CenturyLink™



LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B

Visit [centurylink.com](http://centurylink.com)

Balance Forward	New Charges	Total Amount Due	Due Date for New Charges
\$ .00	\$164.85	\$164.85	Credit Card

Account Summary

Previous Balance			
Charges			332.88
Payment		Thank you for your payment	332.88%
Balance Forward			\$ .00
New Charges	For questions, call:	Page	
CenturyLink	1 800 603-6000	3	164.85
Total New Charges			\$164.85

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Business needs change regularly. As a valued business customer, we want to work with you to provide a complete and cost effective solution for your business.

Call (888) 544-4495 today for a free account consultation with a dedicated business sales consultant.

For billing or technical questions, please call (877) 453-9407.

CenturyLink, P O Box 29040, Phoenix, AZ 85038-9040

Please fold, tear here and return this portion with your payment.

Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B



CenturyLink™

AT 01 001744 33565 B 8 A\*\*3DGT



LORI S DANIELS  
STATE FARM INSURANCE  
1969 W RAY RD #1  
CHANDLER AZ 85224-4042

New Charges: \$164.85  
TOTAL AMOUNT DUE: \$164.85  
Amount Due is charged to your Credit Card.

CENTURYLINK  
P O BOX 29040  
PHOENIX, AZ 85038-9040



81 01480892410005588 1213090413 000000000000 000001648500



For questions, call 1 800 603-6000

LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B

**Total Amount Due Charged to Your Credit Card \$164.85**

Thank you for using the automatic payment system. Payment will be charged to your credit card within 5 days after your bill date.

**New Charges**

	<b>Local and Other Services</b>
Monthly Charges	198.32
Service Additions and Changes	56.09¢
<b>Taxes, Fees and Surcharges</b>	
Federal Excise at 3%	5.91
State Sales at 5.6%	6.76
Regulatory Surcharge at .19%	.25
County Sales at .7%	.74
City Sales at 2.75%	3.17
State 911 at \$.20 per access line	.80
Federal Universal Serv Fund at 15.1%	1.20
Federal Universal Serv Fund at 15.266%	3.72
Federal Universal Serv Fund Private Line at 15.1%	1.41¢



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For questions, call 1 800 603-6000

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LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B

**New Charges**

	Local and Other Services	
<b>Taxes, Fees and Surcharges</b>		
Arizona Universal Service Fund at \$.02 per line	.08	
Telecommunications Relay Service Fund at 1.1%	1.40	
<b>Subtotal</b>	<b>\$164.85</b>	
<b>Total New Charges</b>		<b>\$164.85</b>

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**Local and Other Services**

**Monthly Charges**

Charges from Sep 04 to Oct 03

Quantity	Description	Code	Item Rate	Amount
<b>Basic Services</b>				
4	Federal Access Charge	9ZR	6.12	24.48
4	Access Recovery Charge	9ZR42	2.00	8.00
<b>Optional Services</b>				
1	Choice™ Business Plus (includes your line and your selected features)	PGOQM	49.99	49.99
1	Directory Listing	CLT	4.75	4.75
2	Non-Telecom Svc Surcharge	NT1	1.55	3.10
3	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00	108.00
<b>Total Monthly Charges</b>				<b>\$198.32</b>

**Service Additions & Changes**

Quantity	Description	Code	Item Rate	Amount
<b>Aug 09, 2013 Order Number R01026207</b>				
<b>Remove Service</b>				
<b>480 892-4100</b>				
1	Voice Mail	MBB	13.95	
1	Choice™ Business Plus (includes your line and your selected features)	PGOQM	49.99	63.94

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CenturyLink™

For questions, call 1 800 603-6000

LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B

Local and Other Services

Service Additions & Changes

Quantity	Description	Code	Item Rate	Amount
<b>Aug 09, 2013 Order Number R01026207</b>				
<b>Add Service</b>				
<b>480 892-4100</b>				
1	Choice™ Business Plus (includes your line and your selected features)	PGOQM	49.99	
			49.99	
	Credit for Service Previously Billed from Aug 09 to Sep 04			51.16%
	Charge for Service Not Previously Billed from Aug 09 to Sep 04			40.00
<b>Aug 16, 2013 Order Number C51214611</b>				
<b>Remove Service</b>				
<b>480 892-4100</b>				
1	Fixed Mileage Rate	FQYX1	27.50	
1	Loop Start Signaling	PJWFX	16.50	
1	Network Access Channel	1DC2X	27.50	
5	Transport Channel - Per Mile Rate	3LBXA	1.75	
1	Federal Access Charge	9ZR	6.12	
1	Access Recovery Charge	9ZR42	2.00	
			81.37	
<b>Add Service</b>				
<b>480 963-9275</b>				
1	Federal Access Charge	9ZR	6.12	
1	Access Recovery Charge	9ZR42	2.00	
			8.12	
	Credit for Monthly Service Previously Billed for Old Number for 17 Days on Total of \$196.77 from Aug 16 to Sep 04			-111.49
	Charge for Monthly Service Previously Billed for Old Number for 23 Days on Total of \$196.77 from Aug 16 to Sep 10			150.85
	Credit for Service Previously Billed from Aug 16 to Sep 04			78.39%
	Charge for Service Not Previously Billed from Aug 16 to Sep 04			32.92



For questions, call 1 800 603-6000



LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B

Local and Other Services

Service Additions & Changes

Quantity	Description	Code	Item Rate	Amount
<b>Aug 23, 2013 Order Number C51936930</b>				
<b>Remove Service</b>				
<b>480 963-8275</b>				
1	Federal Access Charge	9ZR	6.12	
1	Access Recovery Charge	9ZR42	2.00	
			8.12	
<b>Add Service</b>				
<b>480 892-4100</b>				
1	Non-Telecom Svc Surcharge	NT1	1.55	
1	Federal Access Charge	9ZR	6.12	
1	Access Recovery Charge	9ZR42	2.00	
			9.67	
	Credit for Monthly Service Previously Billed for Old Number for 16 Days on Total of \$198.32 from Aug 23 to Sep 10		-105.76	
	Charge for Monthly Service Previously Billed for Old Number for 10 Days on Total of \$198.32 from Aug 23 to Sep 04		66.11	
	Credit for Service Previously Billed from Aug 23 to Sep 10			30.99
	Charge for Service Not Previously Billed from Aug 23 to Sep 10			31.82
<b>Aug 26, 2013 Order Number C51936986</b>				
<b>Remove Service</b>				
<b>480 814-7556</b>				
1	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00	
			36.00	
<b>480 814-9363</b>				
1	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00	
			36.00	
<b>Add Service</b>				
<b>480 814-7556</b>				
1	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00	
			36.00	

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LORI S DANIELS  
 STATE FARM INSURANCE  
 Bill Date: Sep 4, 2013  
 Account No: 480-892-4100 558B

For questions, call 1 800 603-6000

**Local and Other Services**

**Service Additions & Changes**

Quantity	Description	Code	Item Rate	Amount
<b>Aug 26, 2013 Order Number C51936986</b>				
<b>Add Service</b>				
<b>480 814-9363</b>				
1	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00 36.00	
	Credit for Service Previously Billed from Aug 26 to Sep 04			16.80%
	Charge for Service Not Previously Billed from Aug 26 to Sep 04			16.80
<b>Total Service Additions and Changes</b>				<b>\$56.09%</b>

**Taxes, Fees & Surcharges Summary**

*The detail listed below has been included in the New Charges on this bill.  
 This summary is provided as information only.*

	Amount
Federal Excise at 3%	5.91
State Sales at 5.6%	6.76
Regulatory Surcharge at .19%	.25
<i>This charge recovers the amount CenturyLink is assessed by the Arizona Corporation Commission. This assessment funds the corporation commission, enabling it to perform its lawful duties.</i>	
County Sales at .7%	.74
City Sales at 2.75%	3.17
State 911 at \$.20 per access line	.80
<i>This surcharge, funds the cost of providing emergency services communications systems in your community.</i>	
Federal Universal Serv Fund at 15.266%	3.72
<i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	
Federal Universal Serv Fund at 15.1%	1.20
<i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	
Federal Universal Serv Fund Private Line at 15.1%	1.41%
<i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	
Arizona Universal Service Fund at \$.02 per line	.08
<i>This charge recovers the amount CenturyLink remits to the Arizona Corporation Commission. This fund helps keep basic exchange rates affordable in high cost rural areas of the state.</i>	



For questions, call 1 800 603-6000

LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Sep 4, 2013  
Account No: 480-892-4100 558B

**Local and Other Services**

**Taxes, Fees & Surcharges Summary**

	Amount
Telecommunication Relay Service Fund at 1.1% <i>This charge funds relay centers that help hearing- and speech-impaired customers make and receive calls.</i>	1.40
<b>Total Taxes, Fees and Surcharges Summary</b>	<b>\$22.62</b>
<b>Total CenturyLink Local and Other Services</b>	<b>\$164.85</b>

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<b>CenturyLink New Charges</b>	<b>\$164.85</b>
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**For Your Information**

Customers using Teletype (TTY) devices can direct their inquiries to CenturyLink at 1 800 223-3131, a TTY equipped number.

Go Green! Use Control Center at [controlcenter.centurylink.com](http://controlcenter.centurylink.com) to view your billing and service information on-line and enroll in Paperless Billing or One Page Direct.

Reminder! Effective 08/08/2013, ALL CenturyLink Directory Assistance calls will be charged \$1.85 per call. Please contact the number on the front of your bill if you believe that you have been charged incorrectly for any directory assistance calls shown on this bill.

Charges for your monthly service are billed one month in advance. CenturyLink should receive your payment for the total amount due on or before the due date on your bill. If you are unable to pay by the due date, please contact Customer Service to avoid possible collection action. In some states you may be assessed a charge for unpaid balances. Your basic telephone service will not be disconnected for non-payment of charges for: (1) CenturyLink Unregulated Services (or other itemized services) identified by an \*, (2) services of other CenturyLink companies, or (3) services of other companies included in your bill. CenturyLink packages of features and the amounts in the Account Summary may include both basic and charges that are not basic.

**Third-Party Billing Block**

Cramming occurs when unauthorized charges appear on your telephone bill. To help prevent unwanted third party charges on your bill, contact CenturyLink and request, at no charge, a bill block that will prevent some third party charges such as charitable contributions, dial-up Internet by non-CenturyLink companies or other non-telecommunications charges from appearing on your bill.

Exhibit 3



LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Oct 4, 2013  
Account No: 480-892-4100 558B

Visit [centurylink.com](http://centurylink.com)

Balance Forward	New Charges	Total Amount Due	Due Date for New Charges
\$0.00	\$226.73	\$226.73	Credit Card

Account Summary

Previous Balance			
Charges			164.85
Payment		Thank you for your payment	164.85
Balance Forward			\$0.00
New Charges			
CenturyLink	For questions, call:	Page	
Total New Charges	1 800 603-6000	3	226.73
			\$226.73

Business needs change regularly. As a valued business customer, we want to work with you to provide a complete and cost effective solution for your business.

Call (888) 544-4495 today for a free account consultation with a dedicated business sales consultant.

For billing or technical questions, please call (877) 453-9407.

CenturyLink, P O Box 29040, Phoenix, AZ 85038-9040

Please fold, tear here and return this portion with your payment.

Bill Date: Oct 4, 2013  
Account No: 480-892-4100 558B



AT 01 001740 57371 H 7 A\*\*3DGT  
|||

LORI S DANIELS  
STATE FARM INSURANCE  
1969 W RAY RD #1  
CHANDLER AZ 85224-4042

New Charges: \$226.73  
TOTAL AMOUNT DUE: \$226.73  
Amount Due is charged to your Credit Card.

11-5725K

CENTURYLINK  
P O BOX 29040  
PHOENIX, AZ 85038-9040

|||

81 01480892410005588 1213100413 000000000000 000002267300



**CenturyLink™**

For questions, call 1 800 603-6000

Page 2

LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Oct 4, 2013  
Account No: 480-892-4100 558B

**Total Amount Due Charged to Your Credit Card**

**\$226.73**

Thank you for using the automatic payment system. Payment will be charged to your credit card within 5 days after your bill date.

**New Charges**

	<b>Local and Other Services</b>
Monthly Charges	198.20
Service Additions and Changes	.00
Taxes, Fees and Surcharges	
Federal Excise at 3%	6.01
State Sales at 5.6%	9.30
Regulatory Surcharge at .19%	.29
County Sales at .7%	1.14
City Sales at 2.75%	4.43
State 911 at \$.20 per access line	.80
Federal Universal Serv Fund at 15.6%	1.24
Federal Universal Serv Fund at 15.7495%	3.84
Arizona Universal Service Fund at \$.02 per line	.08



For questions, call 1 800 603-6000

LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Oct 4, 2013  
Account No: 480-892-4100 558B

**New Charges**

	Local and Other Services	
<b>Taxes, Fees and Surcharges</b>		
Telecommunications Relay Service Fund at 1.1%	1.40	
<b>Subtotal</b>	<b>\$226.73</b>	
<b>Total New Charges</b>		<b>\$226.73</b>

001740 2/3

**Local and Other Services**

**Monthly Charges**

Charges from Oct 04 to Nov 03

Quantity	Description	Code	Item Rate	Amount
<b>Basic Services</b>				
4	Federal Access Charge	9ZR	6.09	24.36
4	Access Recovery Charge	9ZR42	2.00	8.00
<b>Optional Services</b>				
1	Choice™ Business Plus (includes your line and your selected features)	PGOQM	49.99	49.99
1	Directory Listing	CLT	4.75	4.75
2	* Non-Telecom Svc Surcharge	NT1	1.55	3.10
3	Choice™ Business Prime (includes your line and up to 3 selected features)	PGOQT	36.00	108.00
<b>Total Monthly Charges</b>				<b>\$198.20</b>

**Service Additions & Changes**

Quantity	Description	Code	Item Rate	Amount
Sep 30, 2013 Order Number Not Available 480-892-4100 Credit Due to Change in Rates 9ZR				
<b>Total Service Additions and Changes</b>				<b>\$ .00</b>

**Taxes, Fees & Surcharges Summary**

The detail listed below has been included in the New Charges on this bill.  
This summary is provided as information only.

	Amount
Federal Excise at 3%	6.01
State Sales at 5.6%	9.30

*C57282323*  
*cc of confirmed*

continued on back ↘



LORI S DANIELS  
STATE FARM INSURANCE  
Bill Date: Oct 4, 2013  
Account No: 480-892-4100 558B

For questions, call 1 800 603-6000

**Local and Other Services**

**Taxes, Fees & Surcharges Summary**

	<b>Amount</b>
Regulatory Surcharge at .19% <i>This charge recovers the amount CenturyLink is assessed by the Arizona Corporation Commission. This assessment funds the corporation commission, enabling it to perform its lawful duties.</i>	.29
County Sales at .7%	1.14
City Sales at 2.75%	4.43
State 911 at \$.20 per access line <i>This surcharge, funds the cost of providing emergency services communications systems in your community.</i>	.80
Federal Universal Serv Fund at 15.7495% <i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	3.84
Federal Universal Serv Fund at 15.6% <i>This charge recovers the amount CenturyLink contributes to the Federal Universal Service Fund. This fund helps keep local phone rates affordable for all Americans.</i>	1.24
Arizona Universal Service Fund at \$.02 per line <i>This charge recovers the amount CenturyLink remits to the Arizona Corporation Commission. This fund helps keep basic exchange rates affordable in high cost rural areas of the state.</i>	.08
Telecommunication Relay Service Fund at 1.1% <i>This charge funds relay centers that help hearing- and speech-impaired customers make and receive calls.</i>	1.40
<b>Total Taxes, Fees and Surcharges Summary</b>	<b>\$28.53</b>
<b>Total CenturyLink Local and Other Services</b>	<b>\$226.73</b>

<b>CenturyLink New Charges</b>	<b>\$226.73</b>
--------------------------------	-----------------

**For Your Information**

Customers using Teletype (TTY) devices can direct their inquiries to CenturyLink at 1 800 223-3131, a TTY equipped number.

Go Green! Use Control Center at [controlcenter.centurylink.com](http://controlcenter.centurylink.com) to view your billing and service information on-line and enroll in Paperless Billing or One Page Direct.

Reminder! Effective 08/08/2013, ALL CenturyLink Directory Assistance calls will be charged \$1.85 per call. Please contact the number on the front of your bill if you believe that you have been charged incorrectly for any directory assistance calls shown on this bill.

Exhibit 4



April 28, 2014

Lori S Daniels  
State Farm Insurance  
1969 W Ray Rd Ste 1  
Chandler, AZ 85224-4042

480-892-4100-558

Dear Lori,

Thanks for speaking with me today regarding your billing dispute. Attached is the settlement agreement we discussed. Please review, sign and return it to me. Feel free to contact me at 303-664-7053 if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Sharon Bishop".

Sharon Bishop  
CenturyLink  
Customer Advocacy Group  
930 15<sup>th</sup> St. Flr 11  
Denver CO 80202  
sharon.bishop@centurylink.com

930 15th St 11th Floor  
Denver, CO 80202  
Tel: 877.440.8959  
Fax: 888.634.0013  
www.centurylink.com

## **SETTLEMENT AGREEMENT AND RELEASE**

THIS SETTLEMENT AGREEMENT AND RELEASE ("Settlement") is made and entered into this 28th day of April, 2014, by and between **Lori Daniels** ("Daniels") and **Qwest Corporation dba CenturyLink**, on behalf of itself and its affiliates (individually and collectively "CenturyLink"). These foregoing above-referenced parties are sometimes referred to herein individually as a "Party" or collectively as the "Parties." Affiliates means the predecessors, the affiliates and the predecessors' subsidiaries and affiliates of CenturyLink, Inc. that have provided services in connection with the Account, as defined below.

### **RECITALS**

WHEREAS, Daniels has CenturyLink account no. 480-892-4100 558 ("Account"). The Account billed foreign central office charges ("FCO Charges") until August 2013 when the FCO Charges were removed from the Account;

WHEREAS, the monthly FCO Charges on the Account were \$80.25;

WHEREAS, CenturyLink has applied credits to the Account totaling \$1089.56 since October 7, 2013;

WHEREAS, without admitting liability, fault or wrongdoing, CenturyLink and Daniels wish to resolve all claims, disputes, and differences related to the FCO Charges billed on the Account as of the date of this Settlement arising now or in the future;

NOW THEREFORE, in consideration of the mutual covenants contained herein, the sufficiency of which is hereby acknowledged, the Parties agree as follows:

### **AGREEMENT**

- A. **Payment.** In consideration of this Settlement, CenturyLink will pay Daniels a total amount of \$2183.40 ("Payment"). A check in the amount of \$545.85 will be mailed to Daniels by CenturyLink within thirty (30) days of receipt of the signed Settlement. The remaining balance of the Payment will be paid to Daniels in three installments of \$545.85 every three months after the first check is issued. The final check will be issued to Daniels approximately one year after mailing of the first check. Daniels will forfeit any remaining balance of the Payment if the Account is closed prior to the mailing of the fourth check.
- B. **Acknowledgement.** In consideration of the Settlement and the Payment, CenturyLink and Daniels acknowledge and agree that all disputes arising out of or pertaining to the Account and the FCO Charges have been addressed and that there are no additional related disputes, known or unknown.

C. Mutual Release. Except for the Parties' respective obligations hereunder, and for and in consideration of the mutual promises and covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, the Parties for themselves and their parent companies, subsidiary and affiliate companies, members, agents, successors, employees, and assigns, do hereby and forever discharge each other and their respective parents, subsidiaries, affiliates, members, officers, directors, shareholders, employees, agents, successors and assigns, of and from any and all manner of claims, demands, actions, causes of action, suits, debts, sums of money, promises or damages whatsoever, in law or in equity, whether heretofore asserted or not, known or unknown, arising out of, or occurring as a result of, or in any way connected with the Account and the FCO Charges as of the date of this Settlement.

D. Warranties and Representations. The Parties agree, represent and warrant as follows:

1. They have read this Settlement and know and understand its contents fully; and

2. They voluntarily execute this Settlement, without being pressured or influenced by any statement or representation of any person acting on behalf of any other Party, including any other Party's officers, directors, employees, agents and attorneys.

E. No Admission. Neither this Settlement nor any discussions or proceedings relating to the settlement of this matter are to be considered, interpreted or construed as an admission or acknowledgement by any party of the liability or fault on the part of any Party to this Settlement, nor the validity or amount of any claim. This Settlement will not be construed as establishing any precedent whatsoever by either Party.

F. Enforcement. If any Party to this Settlement is forced to file an action to enforce this Settlement, the prevailing Party shall be entitled to recover reasonable attorneys' fees and costs.

G. Invalid Provisions. If any provision of this Settlement is held to be illegal, invalid or unenforceable under any present or future laws, such provision shall be fully severable, and the remaining provisions shall constitute the Parties' agreement. Notwithstanding the foregoing, if the mutual release in Paragraph C above is determined to be unenforceable, all other obligations of this Settlement shall be null and void and any payment made hereunder shall be returned.

H. Confidentiality. The Parties hereby agree not to disclose the terms of this Settlement or the amount of consideration set forth herein, to anyone other than their tax advisers or counsel and only if they are subject to obligations of confidentiality that

protect the terms of the settlement and the amount of consideration, unless required to do so by rule of law, by order of court or by a governmental agency demand.

I. Counterpart Execution. This Settlement may be signed in multiple counterparts and each counterpart when taken with the other executed counterpart shall constitute a binding agreement among the Parties executed as of the date first written above. Each signatory warrants and represents that he or she has full authority to execute this Settlement on behalf of the applicable party.

J. Facsimile Execution. The Parties may exchange executed counterparts of this Settlement via facsimile or e-mail and facsimile copies or scanned copies sent via e-mail shall be fully effective as originals.

K. Amendment. This Settlement may be amended, modified or terminated only by a written instrument executed by all Parties to the Settlement.

L. Governing Law. This Settlement shall be interpreted in accordance with the laws of the State of Colorado.

M. Entire Agreement. This Settlement represents the entire agreement between the Parties hereto as of the date first written above.

**Lori Daniels**

\_\_\_\_\_  
Date \_\_\_\_\_

**CenturyLink**

By \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

*Sharon Bishop*

*Sharon Bishop*

*Analyst II Customer Advocacy*

*04-28-14*



Exhibit 5

State Farm Insurance  
Lori S. Daniels, CLU  
1969 W Ray Road, Suite #1  
Chandler, AZ 85224

June 5, 2014

Dear Sharon,

After several weeks of consulting with various experts, I cannot accept your current settlement offer.

I want to remind you that it was your expert technician that stated my calls didn't need to be sent through the foreign exchange for at least the past 10 years.

I would be willing to accept 7 years of credit. However, I think that it is only fair and equitable to be paid in one lump sum, plus 2% interest.

If this isn't acceptable to you, then the only action I can take is to file a formal complaint with the Arizona Corporation Commission.

I look forward to this being resolved in a timely manner.

Sincerely,

*Lori S. Daniels*

Lori S. Daniels, CLU  
Agent  
State Farm Insurance Companies

*Sharon Bishop called 7-2-14  
saying they were not  
accepting my settlement offer.*

FEB 14 2005 08:50 FR QWEST-ST PAUL

651 221 5442 TO 18016265510

P.04

*Exhibit 6* **Final Notice**



June 18th, 2001

Dear Qwest Customer:

In May 2001 we sent you a letter explaining Local Number Portability and offered you the opportunity to save money by converting your Foreign Central Office line(s) to Local Number Portability. In the past, due to technical limitations, it was often necessary to change your telephone number(s) when relocating your business. Some businesses, such as yours, opted to pay for a monthly service that allows your existing telephone number(s) to ring at your new location. This is called a Foreign Central Office line.

Qwest now offers Local Number Portability, which is a technological advancement allowing you to retain your current telephone number(s) in your existing business location. With Local Number Portability, you will no longer have to pay the additional service charges that are required with a Foreign Central Office line. In order for you to begin saving money, Qwest needs your authorization to change your service to Local Number Portability. To facilitate the change, Qwest is waiving all conversion charges. **However, this is our final notice in the Tucson metro area.**

Until July 20th, 2001, Qwest is offering to credit the monthly recurring price difference between Foreign Central Office lines and Local Number Portability lines, retroactive to April 10, 2000. After July 20th, 2001, you will still be able to change to Local Number Portability, but the effective billing will begin on the day the change is made.

If you have faxed or mailed your authorization for this conversion, then please disregard this notice. However, if you have not returned this form but would like to authorize a conversion, then please fax or mail this completed form immediately to expedite the conversion process. If you have questions regarding the conversion, please contact us directly @ 1 651-281-4781, or fax us @ 1 888-218-1212.

I authorize Qwest to convert my Foreign Central Office Service to Local Number Portability.

Printed Business Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Authorized Party Printed Name and Official Title: \_\_\_\_\_

Authorized Party Signature: \_\_\_\_\_

Date: \_\_\_\_\_

We look forward to serving you and appreciate your business as a valued Qwest customer.

Sincerely,  
Local Number Portability Team  
Qwest Communications Inc.

Qwest Small Business Group  
Attn: LNP Conversion Team  
70 W. 4<sup>th</sup> St, Floor 13C  
St. Paul, MN 55102

FEB 14 2005 08:50 FR QWEST-ST PAUL

651 221 5442 TO 18016265610

P.02

First Notice

Exhibit 7



June 22nd, 2001

Dear Qwest Customer:

To provide the highest quality products and services possible, while maximizing the value received for your communication dollar, Qwest has exciting news for customers using Foreign Central Office Services. Qwest now offers Local Number Portability Services for most locations. As a current subscriber of Foreign Central Office Services, you can benefit from this new technology.

Here's the bottom line on Local Number Portability:

- It's a technological advancement that allows you to retain your current telephone number(s) in your existing business location. Previously, keeping your telephone number was only accomplished by subscribing to a monthly service called Foreign Central Office Services. Converting to Local Number Portability will drop off these FCO charges and save you money.
- Local Number Portability simplifies the service you now receive through your Foreign Central Office line and allows for a wider range of products and services.
- Qwest can convert your Foreign Central Office Services to Local Number Portability without any conversion charges. For a limited time, Qwest is waiving all conversion charges.

To schedule a conversion from Foreign Central Office Service to Local Number Portability Service, please return fax or mail this form complete with your business name, responsible party's signature, billing telephone number, and date. If you have questions regarding Local Number Portability, please contact us directly @ 1 651-261-4781, or fax us @ 1 888-218-1212.

I authorize Qwest to convert my Foreign Central Office Service to Local Number Portability:

Printed Business Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Authorized Party Printed Name and Official Title: \_\_\_\_\_

Authorized Party Signature: \_\_\_\_\_

Date: \_\_\_\_\_

We look forward to serving you and appreciate your business as a valued Qwest customer.

Sincerely,

Local Number Portability Team

Qwest Communications Inc.

Qwest Small Business Group  
Attn: LNP Conversion Team  
70 W. 4<sup>th</sup> St, Floor 13C  
St. Paul, MN 55102

FEB 14 2005 08:50 FR QWEST-ST PAUL

651 221 5442 TO 18016265610

P.03

**Second Notice**

*Exhibit 8*



July 27th, 2001

Dear Qwest Customer:

To provide the highest quality products and services possible, while maximizing the value received for your communication dollar, Qwest® has exciting news for customers using Foreign Central Office Services. Qwest now offers Local Number Portability Services for most locations. As a current subscriber of Foreign Central Office Services, you can benefit from this new technology.

Here's the bottom line on Local Number Portability:

- It's a technological advancement that allows you to retain your current telephone number(s) in your existing business location. Previously, keeping your telephone number was only accomplished by subscribing to a monthly service called Foreign Central Office Services. Converting to Local Number Portability will drop off these FCO charges and save you money.
- Local Number Portability simplifies the service you now receive through your Foreign Central Office line and allows for a wider range of products and services.
- Qwest can convert your Foreign Central Office Services to Local Number Portability without any conversion charges. For a limited time, Qwest is waiving all conversion charges.

To schedule a conversion from Foreign Central Office Service to Local Number Portability Service, please return fax or mail this form complete with your business name, responsible party's signature, billing telephone number, and date. If you have questions regarding Local Number Portability, please contact us directly @ 1 651-281-4781, or fax us @ 1 888-218-1212.

I authorize Qwest to convert my Foreign Central Office Service to Local Number Portability:

Printed Business Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Authorized Party Printed Name and Official Title: \_\_\_\_\_

Authorized Party Signature: \_\_\_\_\_

Date: \_\_\_\_\_

We look forward to serving you and appreciate your business as a valued Qwest customer.

Sincerely,

Local Number Portability Team

Qwest Communications Inc.

Qwest® Small Business Group  
Attn: LNP Conversion Team  
70 W. 4<sup>th</sup> St, Floor 13C  
St. Paul, MN 55102