**Section 735.100 Applicants for Service**

a) Where a company's tariff provides for various types of service in an exchange, the applicant shall be advised of the one-party service with the lowest basic monthly service charge and lowest monthly charge for leased equipment or the lowest purchase price for company-marketed equipment for the type of service (business or residential) requested.

b) As a part of the first bill rendered for utility service to a new residential or single-line business customer, a company shall provide the customer with a listing of all services and leased telephone equipment which shall be provided to that customer, with an itemization of the monthly charges applicable thereto. The first bill shall also show the lowest basic local service charge available for the type of service supplied. If the customer notifies the company within 20 days after receiving his/her first bill that the customer does not desire to receive certain services or equipment, the company will delete such services or equipment from the customer's account. The customer shall be responsible for all monthly usage and installation charges incurred for the use of such service and equipment. No company, however, shall charge a record keeping or service ordering charge for such deletion or change.

c) A company shall establish a written procedure governing requirements for establishment of credit.

d) A company shall provide a listing of acceptable credit information, pursuant to its tariffs, to each applicant for service who is required to furnish credit information. This listing shall indicate the order of preference of this information, if any, and shall indicate what information that particular applicant must furnish in order to obtain service.

e) Credit information

1) If an applicant for service is unable to provide satisfactory credit information, the company may refuse to provide service unless the applicant furnished a deposit, pursuant to Section 735.120.

2) For residential applicants for service, satisfactory credit shall be based upon the following standards:

A) If the applicant has verifiable previous service with any telephone company for at least twelve months and the payment record on the account was satisfactory, the applicant would obtain service without a deposit.

B) If the applicant had not paid for the previous service, or the previous service had been disconnected for nonpayment within the past twelve months, the company may require a deposit prior to the connection of telephone service.

C) If the applicant does not have verifiable service, or if the applicant had previous service for less than one year, the applicant would be requested to provide further credit information. The applicant would be requested to provide proof of:

i) home ownership;

ii) employment of two years or more with the current employer;

iii) major oil company credit card;

iv) major credit card;

v) checking account;

vi) savings account;

vii) age of 50 years or more.

3) If the applicant is unable to provide affirmative responses to two of these credit criteria in subsection (e)(2) above, the company may request the applicant to furnish a deposit prior to the connection of telephone service.

4) For business customers, each company shall submit to the Commission a credit evaluation plan. In evaluating the company's credit evaluation plan the Commission will take into consideration whether the plan establishes reasonable criteria in relation to the risks the company might expect to experience from business customers, whether the criteria can be determined by objective, rather than subjective standards, and whether the criteria do not unreasonably discriminate against any class or group of commercial customers.

f) If a company finds that the applicant for service has failed to pay for past due telephone service of the same class provided by any telephone company, the company may refuse to provide service unless the applicant, at the option of the company, pays any past due bill and/or furnishes a deposit pursuant to Section 735.120. For purposes of this subsection, a company may refuse to provide service if the applicant is liable for a past due bill for telephone service pursuant to Section 15 of the Rights of Married Persons Act [750 ILCS 65/15], unless the applicant, at the option of the company, pays any past due bill and/or provides a deposit pursuant to Section 735.120 and/or enters into a deferred payment agreement pursuant to Section 735.80.

g) If verification of the applicant's credit is required, the company shall provide service if the applicant furnishes advance payment of both the applicable charges for connecting service and the estimated charges for the first 30 days of service. If the verification of credit provides unsatisfactory credit information, the applicant will be informed of the reason or reasons, after which the company may refuse to provide or continue service until the customer provides a deposit or guarantor, pursuant to Section 735.120. If the applicant so requests, the company shall provide these reasons in writing to the applicant.

h) When the company takes applications by telephone from third parties or users who will not be the customers of the service, and the company does not verify the third party or user application with the customer, the company shall not be entitled to collect from the customer of the service if the customer disclaims any responsibility for requesting the service within 20 days from the date of mailing of the first bill; provided, however, that users will be responsible for paying for any message unit or toll charges which accrue to the account.

(Source: Amended at 18 Ill. Reg. 17981, effective December 15, 1994)