



# Oregon

Tina Kotek, Governor

## Public Utility Commission

201 High St SE Suite 100

Salem, OR 97301-3398

**Mailing Address:** PO Box 1088

Salem, OR 97308-1088

503-373-7394

June 28, 2023



BY EMAIL

United Telephone Company of the Northwest, dba CenturyLink

Robyn.M.Crichton@centurylink.com

RE: Advice No. 23-001

Staff of the Oregon Public Utility Commission reviewed the sheets in the filing docketed as PL 218. A receipted copy of the acknowledged sheets in your price list filing is attached.

*/s/ Nolan Moser*

Nolan Moser

Chief Administrative Law Judge

Public Utility Commission of Oregon

503-689-3622

**SPECIAL EXCHANGE SERVICES**

**HUNTING [1]**

(C)

**DESCRIPTION**

Hunting is an optional arrangement available to customers with two or more individual lines or trunks. Where facilities permit, the lines and trunks will be arranged so that incoming calls to a busy line or trunk will overflow to other of the customer's lines or trunks not busy.

**CONDITIONS**

Availability of hunting arrangements depend upon the type of central office equipment provided. The limitations will vary by the type of Central office offering the service.

Hunting arrangements will effect the operation or availability of optional features. Those most often affected are Call Forwarding, Call Waiting, Call Transfer and Speed Calling, depending on the service configuration.

**RATES**

	<u>Per Month</u>	<u>Nonrecurring</u>
Hunting	.00	None

**OFF NET TRANSFER**

Off Net Transfer is a central office based feature that allows customers with key or PBX systems to transfer calls to stations not connected to their systems.

**CONDITIONS**

- A. Off Net Transfer is provided subject to the availability of facilities and central office equipment as determined by the Company. Off Net Transfer is not available from all central office locations.
- B. Off Net Transfer is only provided in conjunction with PBX or key trunks.
- C. Some key and PBX systems may not be compatible with this service.
- D. Transmission quality may vary depending upon the distance and routing necessary to complete the forwarding call.
- E. The Off Net Transfer customer is responsible for all toll charges for the portion of the call from the Off Net Transferee's own number to the transferred to number. Any toll charges for the portion of the call from the originating number to the Off Net Transfer number will be the responsibility of the originating customer.
- F. This feature is not compatible with Direct Inward Dialing (DID).

**RATES**

	<u>Non-Recurring</u>	<u>Monthly</u>
Off Net Transfer	\$25.00	\$3.00

**[1] Effective June 1, 2023, Hunting service is grandfathered for residence customers and will no longer be available to new residence customers.**

(N)  
(N)

**SPECIAL EXCHANGE SERVICES**

DIRECTORY LISTINGS (Cont'd)

Service Charge	Monthly Rate	Nonrecurring Charge
Directory List Change Charge	-	5.00

Residential Additional Listings [1]	Monthly Rate	Nonrecurring Charge
Each listing		
- Reference listing	\$5.00	\$5.00
- Other information, per line	\$5.00	5.00
Listings in foreign exchange directories or directory sections		
- Residence listing, each	\$5.00	5.00
- Other information, per line	\$5.00	5.00
Alpha listing of telephone number, per listing	\$9.00	10.00

(C)

Business Additional Listings [1]	Monthly Rate	Nonrecurring Charge
Each listing		
- Reference listing	\$5.00	\$5.00
- Other information, per line	\$5.00	5.00
- Hotel guest listing	\$5.00	5.00
- Shared Service Provider (SSP) Client listing, per listing	\$5.00	5.00
- Secretarial listing**	\$7.25	
Listings in foreign exchange directories or directory sections		
- Business listing, each	\$5.00	5.00
- Other information, per line	\$5.00	5.00
Alpha listing of telephone number, per listing	\$9.00	10.00

(C)

\*\*Not available as a new service.

**[1] Effective June 1, 2023, this service is grandfathered for residence and small business customers and will no longer be available to new residence and small business customers.**

(N)

(N)

SPECIAL EXCHANGE SERVICES

FIXED REMOTE CALL FORWARDING [1]

(C)

DESCRIPTION

Fixed Remote Call Forwarding, hereinafter referred to as FRCF, provides a customer with a telephone number equipped in the company's central office and permanently forwards all incoming calls to another customer selected telephone number.

GENERAL REGULATIONS

- A. FRCF service is offered subject to the availability of suitable central office facilities.
- B. FRCF service is not offered where the terminating station is:
- a Pay Telephone.
  - a number to be used in conjunction with a data transmission.
  - a line equipped with any form of call forwarding features.
  - a DID station number terminating on a private branch exchange.
  - Centrex.
- C. FRCF can be used in conjunction with a voice mail box.
- D. FRCF can be used in conjunction with Billing Number Screening at an additional charge (See Section 5, Sheet 5).
- E. The Company will not provide identification of the originating number to the FRCF customer.
- F. Transmission quality may vary depending upon the distance and routing necessary to complete the forwarding call.
- G. The FRCF customer is responsible for all toll charges for the portion of the call from the fixed call forwarding number to the primary access line. Any toll charges for the portion of the call from the originating access line to the call forwarding number will be the responsibility of the originating customer.
- H. The FRCF customer is responsible for all Extended Area Service charges that are applicable to the FRCF exchange, including the measured EAS rate if the calls are forwarded on an EAS route (see Section 5 of United Telephone Company of the Northwest d/b/a CenturyLink PUC OR No. 4 Tariff).

**[1] Effective June 1, 2023, Fixed Remote Call Forwarding is grandfathered for residence and small business customers and will no longer be available to new residence and small business customers.**

(N)  
|  
(N)

**SPECIAL EXCHANGE SERVICES**

FIXED REMOTE CALL FORWARDING [1] (Cont'd)

(C)

- I. FRCF service is subject to immediate disconnection if it is used in any manner which may defraud the public or avoid toll charges.
- J. One listing in the alphabetical section of the directory covering the exchange in which the call forwarding central office is located is provided with Residential and Business FRCF service. In addition, Business FRCF is entitled without charge, to one listing in the classified section ("yellow pages") of the directory.

RATES

	<u>Monthly Rate</u>	<u>Nonrecurring Charge</u>
Fixed Remote Call Forwarding		
Residence	\$21.50	\$25.00
Business	\$26.00)	\$25.00
Change of number to which calls are forwarded		\$15.00

**[1] Effective June 1, 2023, Fixed Remote Call Forwarding is grandfathered for residence and small business customers and will no longer be available to new residence and small business customers.**

(N)  
|  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(2)</sup>

(C)

A. GENERAL

1. Integrated Services Digital Network – Basic Rate Interface (ISDN-BRI) is a local exchange telecommunications service that provides integrated voice and data communications capability. ISDN-BRI Service supports the simultaneous transmission of voice and data over a single exchange access line.

ISDN-BRI Service provides a customer two B-channels with transmission speeds up to 64 Kbps each and one 16 Kbps D-channel. The service provides switched communication paths providing end user access to a variety of circuit-switched services and features including data, voice and video, which conform to internationally developed, published and recognized standards generated by the International Telecommunications Union.

2. Service Capabilities

- a. ISDN-BRI Service consists of three distinct channels delivered to the customer's premises: two B (bearer) channels and one D (delta) channel. This is also known as 2B+D. ISDN-BRI Service is not available in other channel configurations of 1B+D or 0B+D.
- b. The B-channel carries voice and/or data communications at speeds up to 64 Kbps, from the customer's premise, over the loop facility, to the central office. Packet data services are not available over the B-channel.
- c. The D-channel carries administrative signaling at 16 Kbps for call-control for either a voice or data B-channel call on the ISDN-BRI line. The D-channel does not have voice capability. Packet data services are not available on the D-channel.
- d. Customers subscribing to ISDN-BRI Service must comply with ISDN Basic Rate Network Interface specifications as specified by the Company. The ISDN Basic Rate Interface is comprised of a limited set of standard user-network interfaces. The BRI customer premises equipment (CPE) located at the customer premises must be compatible with the network interface. This interface is defined as follows:

A two-wire interface is the physical interface between a central office switch equipped with ISDN and the customer premises equipment which is necessary for terminating a telephone circuit or facility at the customer premises.

<sup>(1)</sup> Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

<sup>(2)</sup> **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.**

(N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(3)</sup> (Cont'd) (C)

A. GENERAL (Cont'd)

3. Standard Features

a. Closed User Group – Allows the user to establish subnetworks within which the members of the Closed User Group can communicate. Each data terminal in a Closed User Group can be arranged in one of the following modes:

(1) Outgoing Access – The data terminal originates outgoing calls only. These calls may terminate within or out of the Closed User Group.

(2) Incoming Access – The data terminal receives incoming calls only. These calls may terminate within or out of the Closed User Group.

(3) Incoming Calls Barred – The data terminal originates outgoing calls only to the data terminals in the Closed User Group with which it is associated.

(4) Outgoing Calls Barred – The data terminal receives incoming calls only from the data terminals in the Closed User Group with which it is associated.

(5) Unrestricted Access – The data terminal receives and originates both incoming and outgoing calls.

b. Configuration Group – Associates a button or buttons of an ISDN-CPE station to a feature or group of features. Each different telephone set button arrangement requires that a different Configuration Group be assigned.

4. Service Capability Packages<sup>(2)</sup>

a. Through the North American ISDN Users' Forum, a set of ISDN Service Capability Packages have been defined and given a letter designation. Each of the Service Capability Packages describes a specific interface configuration as well as the features and capabilities of that interface. Detailed technical specifications are defined for each of the Service Capability Packages. These packages have been established to help simplify the ordering, provisioning, and installation of ISDN-BRI Service.

<sup>(1)</sup> Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

<sup>(2)</sup> ISDN terminal equipment is the responsibility of the customer and must support the configuration, optional services, and features chosen by the customer.

<sup>(3)</sup> **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.** (N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(3)</sup> (Cont'd)

(C)

A. GENERAL (Cont'd)

4. Service Capability Packages<sup>(2)</sup> (Cont'd)

- b. The Standard ISDN-BRI Package (Package S) without features is provided in conjunction with Individual Residence and Business, Key Trunk and Centrex Local Exchange Service. Packages H and L are provided in conjunction with Key Line Exchange Service only. Customers shall subscribe to one of the following Service Capability Packages specifying the assignment of each B-Channel.

(1) Standard ISDN-BRI Package (Package S) without features  
1-B Alternate voice/ data  
1-B Alternate voice/ data

(2) Package H:  
(Key Telephone System only)  
1-B Voice Only  
1-B data only  
(Includes Additional Call Offering)

(3) Package L:  
(Key Telephone System only)  
1-B data only  
1-B Alternate voice/ data  
(Includes Additional Call Offering)

5. Optional Services and Features<sup>(2)</sup>

- a. The ISDN-BRI Service offering provides the customer with the following features, where available.

Call Pickup – Originating and Terminating – This feature allows a station user to answer any call within an associated predesignated pickup group. If more than one line within the pickup group has an unanswered incoming call, the call to be answered is selected by the central office switching system.

Flexible Calling - This feature includes:  
Hold/Retrieve  
B-Channel Reservation  
Three-Way Conference Calling  
Add-on (previously held conference call)  
Drop Last Call  
Transfer  
No Transfer Restriction  
Consultation Hold

- (1) Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.
- (2) ISDN terminal equipment is the responsibility of the customer and must support the configuration, optional services, and features chosen by the customer.
- (3) **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.**

(N)  
(N)



**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(3)</sup> (Cont'd)

(C)

A. GENERAL (Cont'd)

5. Optional Services and Features<sup>(2)</sup> (Cont'd)  
a. (Cont'd)

Six-Way Conference Calling, Drop, Hold, Transfer – This feature allows the customer to add up to five parties to an existing call. This feature is for voice calls only.

Automatic Callback (Repeat Dial) – This feature provides automatic callback to the last dialed number.

Additional Call Offering (ACO) – This feature allows multiple call appearances per telephone number (B-channel) per telephone set. Example: A customer can put up to 3 calls on hold and receive another call on the phone, with all calling parties dialing the telephone number associated with voice on B-channel.

Call Forwarding – This feature provides the customer with Call Forwarding Variable, Call Forwarding Busy and Call Forwarding No Answer with Message Waiting Indicator, either Visual or Audible.

Caller Identification - Name and Number – This feature permits the customer to receive and display the calling party name and telephone number for calls placed to the customer.

Additional Directory Numbers – Additional Directory Numbers are available on each B-channel in addition to the primary directory number assigned to the B-channel. Additional Directory Numbers are subscribed to separately.

Multi-line Hunt Group – This feature is limited to hunting within ISDN-BRI lines and on an individual customer location basis. Directory numbers within the multi-line Hunt Group may not have multiple call appearances.

Loop Extension – ISDN-BRI Service is available only where the customer's service location is within the provisioning limitations as determined prior to installation of the service. This limitation is a cable plant distance of approximately 18,000 feet. The actual distance is dependent on decibel (db) loss and not just physical loop length. Should the customer's service location exceed said limitations, service will be provided where the Company has compatible facilities available, or where existing facilities can be made compatible by the addition of special equipment. This service, which carries an additional charge, is called Loop Extension and will extend the loop to approximately 36,000 feet.

(1) Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

(2) ISDN terminal equipment is the responsibility of the customer and must support the configuration, optional services, and features chosen by the customer.

(3) **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.**

(N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(3)</sup> (Cont'd) (C)

A. GENERAL (Cont'd)

5. Optional Services and Features<sup>(2)</sup> (Cont'd)

a. (Cont'd)

- (11) Feature Package 1 – This package includes:  
Flexible Calling  
Automatic Callback  
Additional Call Offering  
Call Forwarding  
Caller Identification - Name and Number

B. REGULATIONS

1. This service is offered only where facilities and appropriate technology exist.
2. In exchanges where IntraLATA Presubscription has been implemented, only one InterLATA and one IntraLATA Carrier may be selected for all B-channels associated with the same ISDN-BRI Service. Access via 101XXXX to other Interexchange Carriers is available.
3. A minimum service period of three months is required.
4. Two Primary Directory Numbers will be included with an ISDN-BRI Service, one for each B-Channel. If Additional Directory Numbers are required on either channel, an additional charge, as specified in Section 14.I.D. of this price list, will apply for each additional number.
5. One directory listing will be provided with ISDN-BRI Service. Additional listings are available as specified in Section 6 of this price list.
6. ISDN-compatible customer premises terminal equipment is required for proper operation. It is the customer's responsibility to provide necessary power and obtain such equipment.

<sup>(1)</sup> Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

<sup>(2)</sup> ISDN terminal equipment is the responsibility of the customer and must support the configuration, optional services, and features chosen by the customer.

<sup>(3)</sup> **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.** (N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(2)</sup> (Cont'd)

(C)

B. REGULATIONS (Cont'd)

7. ISDN-BRI SERVICE does not provide for the transmission of packet data on either the D-channel or one of the B-channels.
8. ISDN-compatible terminal equipment is a requirement for operation and is the customer's responsibility. This equipment is dependent upon commercial power and not power from the Company's central office. For their safety and well-being, all ISDN customers are encouraged to maintain a non-ISDN access line on the premises for emergency calls in the event of a loss of commercial electrical power. In the event a subscriber elects to disconnect or not maintain a non-ISDN access line, the customer assumes full responsibility for telephone service in the event of an emergency.
9. ISDN-BRI lines may be purchased out of this tariff to be associated with Centrex Service, as defined in Section 9 of this price list. Terms and conditions for Centrex Service will apply to these ISDN-BRI lines except as otherwise stated in this section. Optional features compatible with ISDN-BRI Service may be purchased from the Centrex Optional Features section of this Price List as well as features unique to ISDN lines from the Optional Features in this schedule.  
  
ISDN-BRI lines associated with Centrex Service may be purchased only for those features from the Centrex Section of this Price List. ISDN-BRI Service can be provisioned in the same Centrex customer group if, and only if, the customer group is resident in an ISDN equipped host or remote office. All other Centrex customers can subscribe to ISDN-BRI Service; however, the service will be provisioned as a stand-alone service and will not be included in the customer group.
10. ISDN-BRI Service may be terminated in key telephone systems that are ISDN compatible.
11. ISDN-BRI Multi-line Hunt Group optional feature specified in this Price List is available exclusively with ISDN-BRI Service and cannot be provisioned in conjunction with non-ISDN lines. The monthly rate associated with the Multi-line Hunt Group feature is not applicable to ISDN-BRI Service terminating on Key Line Systems or the Centrex Key Trunk equivalent access line rate.
12. ISDN-BRI Service is not offered in conjunction with Local Measured Service, Measured Extended Area Service or PBX Trunk Local Exchange Service.

<sup>(1)</sup> Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

<sup>(2)</sup> **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.**

(N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(2)</sup> (Cont'd) (C)

C. APPLICATION OF RATES

1. ISDN-BRI Service is offered on an unlimited use basis. Long Distance (Local Toll) charges apply when voice or data calls are completed outside the customer's designated Local Calling Area or Extended Area Service (EAS) exchanges. When two simultaneous B-channels are combined for a maximum data speed of 128 Kbps, the call will be billed as if two calls were dialed by the originating customer.
2. The monthly rates for Service Capability Packages are applied on a per package basis. The monthly rates for the Optional Features and Feature Package 1 are applied on a per Service Capability Package basis.
3. The ISDN-BRI monthly rates are in addition to the applicable Residence or Business, Key Line, or Centrex Service access line rates. Extended Area Service (EAS) charges, if applicable, apply in conjunction with the appropriate access line. These rates vary by service area and can be found in Section 5 of Tariff No. 4. All applicable state and federal charges will also apply.
4. The Non-Recurring Charge for ISDN-BRI Service Capability Package installation will be discounted 50% when a customer commits to a 12-month service period or 100% when a customer commits to a 24-month service period. If termination of service prior to the end of the commitment occurs, the customer is responsible for payment of the discounted amount of the Non-Recurring Charge, which represents the installation charge initially waived.
  - a. However, this termination requirement will not apply when the customer converts to a next generation service offering of a separately tariffed/price listed service, provided that:
    - (1) The service period for the new service offering is a minimum period equal to or exceeding the remaining service period of the disconnected arrangement, whichever is greater; and
    - (2) The service orders to install the new service and disconnect the old service are related together, and there is no lapse in service between installation of the new service and disconnection of the existing service; and
    - (3) The service orders are for the same customer at the same location.Integrated Services Digital Network-Basic Rate Interface (ISDN-BRI) to: Integrated Services Digital Network-Primary Rate Interface (ISDN-PRI), or Frame Relay Service (FRS) are a few examples of a next generation service offering.

(1) Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

(2) **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.** (N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(2)</sup> (Cont'd) (C)

C. APPLICATION OF RATES (Cont'd)

5. ISDN-BRI Service provides for one Configuration Group to be established at the initial implementation of service. Subsequent additions of Configuration Groups or in excess of one group on the initial establishment of service will be charged an installation charge per Configuration Group.
6. A Change Charge will apply for a database change subsequent to the installation of an ISDN-BRI Service. This includes changing, adding, or deleting features or feature packages, directory numbers, or number appearances.
7. Service Connection/Nonrecurring Charges as specified in Section 3 do not apply to ISDN-BRI Service.

<sup>(1)</sup> Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

<sup>(2)</sup> **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.** (N)  
(N)

**INTEGRATED SERVICES DIGITAL NETWORK**

I. BASIC RATE INTERFACE (BRI) <sup>(1)</sup> <sup>(3)</sup> (Cont'd)

(C)

D. RATES AND CHARGES

1.	SERVICE CAPABILITY PACKAGES <sup>(2)</sup>	<u>S&amp;E Codes</u>	<u>Monthly Rate</u>	<u>NRC</u>
	Standard ISDN-BRI Package (Package S without features)	1FLCBRC(S)(Res) 1FLCBRC(S)(Bus) 1FLCBRI(S)	\$25.00 35.00	\$200.00 200.00
	Package H	1FLCBRC(H) 1FLCBRI(H)	35.00	200.00
	Package L	1FLCBRC(L) 1FLCBRI(L)	35.00	200.00
2.	OPTIONAL FEATURES	<u>S&amp;E Codes</u>	<u>Monthly Rate</u>	
	a. Individual Features			
	Call Pickup (per member)	FCUISBC, FCUISBR		\$ 2.00
	Flexible Calling	FFXISBC, FFXISBR		3.00
	Six-Way Conference Calling	FSXISBC, FSXISBR		5.00
	Automatic Callback (Repeat Dial)	FTBISBC, FTBISBR		2.00
	Additional Call Offering (ACO)	FEAISBC, FEAISBR		4.00
	Call Forwarding	FCFISBC, FCFISBR		3.00
	Caller ID - Name and Number	FCVISBC, FCVISBR		7.00
	Additional Directory Number (each)	FNSISBC, FNSISBR		2.00
	Multi-line Hunt Group	FSHISBC, FSHISBR		2.00
	Loop Extension	MCSXNDC, MCSXNDD		20.00
	b. Feature Packages			
	<u>Feature Package 1</u>	FPKISBC, FPK1SBR		12.00
	Flexible Calling			
	Automatic Callback			
	Additional Call Offering			
	Call Forwarding			
	Caller Identification - Name and Number			
3.	CHANGE CHARGES	<u>Non-Recurring Charge</u>		
	Closed User Group		\$35.00	
	Configuration Group		\$65.00	
	Database Change		\$15.00	

(1) Effective July 30, 2008, this service is no longer available to new residential customers. Existing customers may retain their current service at the same location until such service is changed or discontinued by the customer.

(2) The ISDN-BRI Service rates set forth above are in addition to applicable Residence or Business, Key Line, or Centrex Service access line rates.

(3) **Effective June 1, 2023, Basic Rate Interface (BRI) is grandfathered for small business customers and will no longer be available to new small business customers.**

(N)  
(N)