

May 12, 2015

RTI Pend Oreille Telephone  
892 W Madison Ave  
Glenns Ferry ID 83623  
Ocn: 2418

Docket A-150561

**Costs and benefits to the company and other ratepayers:**

1. RTI Pend Oreille accepts debit and credit card payments, there are no fees incurred by the customer using these methods. Costs incurred by the company are \$.30 a transaction.
2. Transaction cost involved with the forms of customers payment listed are:
  - Cash -none
  - Check or money order - none
  - Electronic check-none
  - Credit card - \$.30 a transaction
  - Debit card -\$.30 a transaction
  - **ACH - \$.17 a unit**

Costs above are fees charged by the bank that processes customer payments.

3. Average number of cash, check or money order is 460. Dollar volume around \$30.00 to \$60.00.  
Electronic check is none.  
Credit card and debit card. Transactions to date are 838. Average amount is \$78.86.  
ACH is 48 times a year.
6. n/a
7. Processing credit cards are done through agreement with the bank which uses a processor to process the credit card. Advantages are that we can see immediately if a credit card has been processed by whom, customers account number, amount of transaction and date and time of the transaction. Also if a customer credit card needs to be credited for any reason that can be immediately on the company side.
8. Our company does not charge fees for debit and credit card customers. We have no recovery on these fees and have no plans to put those charges back onto the customer.

**Cost and benefits for adopting customers:**

1. Pend Oreille Telephone offers automatic payments using debit and credit card. We do not use routing numbers or account numbers. Payments are taking out a specific day each month.

Questions under Consumer protections issues do not apply to our company.