

Inside pages

Your statement is divided into several sections. Each service type or "market" provides a breakdown of the services and charges on your account.

INTERNET

	QTY	AMOUNT	TOTAL
MKT# 111/111-0000 512K/256K ADSL (LOCAL)	1	44.95	
TOTAL - MONTHLY SERVICES INTERNET			\$44.95
FOR: 111/111-0000 - TOTAL MONTHLY CHARGE			\$44.95

CABLE TV

	QTY	AMOUNT	TOTAL
MKT# 222/222-0000 DIGITAL VIDEO BASIC	1	39.95	
ADDITIONAL SET-TOP BOX	1	4.95	
STATE TAXES		2.25	
COUNTY FRAN		.90	
TOTAL - MONTHLY SERVICES CABLE TV		1.20	\$49.25
FOR: 222/222-0000 - TOTAL MONTHLY CHARGE			\$49.25

TELEPHONE COMPANY

	QTY	AMOUNT	TOTAL
TEL# 563/941-0000			
(@) RESIDENTIAL ACCESS CHARGE	1	12.00	
(@) E911 CEDAR COUNTY CHARGE	1	1.00	
(@) SUBSCRIBER LINE CHARGE	1	6.50	
CALL WAITING & CANCEL CALLWAIT	1	.00	
CALLER ID & NAME	1	3.95	
FEDERAL TAXES		.68	
STATE TAXES		.80	
COUNTY		.32	
TOTAL - MONTHLY SERVICES TELEPHONE COMPANY			\$25.25
FOR: 563/941-0000 - TOTAL MONTHLY CHARGE			\$25.25
TOTAL - MONTHLY SERVICES			\$119.45

(@) Non-payment of this charge(s) may result in disconnection of your Basic Local Service.

TELEPHONE COMPANY

	AMOUNT	TOTAL
TEL# 563/941-0000		
FEDERAL UNIV SERVICE CHARGE	.72	
FEDERAL TAXES	.02	
TOTAL - OTHER CHARGES/CREDITS TELEPHONE COMPANY		\$.74
FOR: 563/941-0000 - TOTAL OTHER CHARGES		\$.74

PACKAGES (not shown)

Includes charges for Smart Connect packages and Cable TV/Video premium packages.

INTERNET

Includes monthly fees for Internet services such as DSL, dial-up or Web hosting.

CABLE TV

Includes charges for analog Cable TV or F&B Digital Video. Residents who live in a city which assess a franchise fee will also find this charge here.

TELEPHONE COMPANY

Includes charges for your basic local dial tone service and any custom calling features like Caller ID or VoiceMail. This section also contains required regulatory fees such as the E911 charge and Subscriber Line Charge.

TOTAL - MONTHLY SERVICES

A combined total for all services.

OTHER CHARGES AND CREDITS


This section may include various items. When you add a new service in the middle of the month, pro-rated charges will appear here by market. The Other Charges and Credits section also contains the Federal Universal Service Charge fee, which is assessed to your local telephone service and INS or Lincolnway long distance (if applicable). One-time purchases, such as telephone equipment or wiring and jacks, will also appear in this section.

Amounts that indicate a credit will be followed by a negative ("-") sign.

LONG DISTANCE (not shown)

Includes charges and call detail for Lincolnway Long Distance and INS toll services. This section also contains directory assistance charges.

Statement cover page

TELEPHONE NUMBER 563/941-0000	ACCOUNT NUMBER 000000	 F&B Communications P.O. Box 309 Wheatland, IA 52777-0309 (563) 374-1236 www.fbtelco.com	
1 JOHN DOE PAYMENTS RECEIVED AFTER MAR 24 ARE NOT INCLUDED		BILLING DATE APR 1, 2005	PAGE 1 OF 4 DELINQUENT AFTER APR 20, 2005
PREVIOUS BALANCE \$118.97	PREVIOUS PAYMENTS \$118.97	BALANCE FORWARD \$0.00	CURRENT CHARGES \$121.55
THANK YOU FOR 2 PROMPT PAYMENT		3	
CUSTOMER DETAIL			
TELEPHONE COMPANY	MONTHLY SERVICE FROM APR 1 THRU APR 30	25.25	
LINCOLNWAY .14	OTHER CHARGES/CREDITS	- .74	
CABLE TV	MONTHLY SERVICE FROM APR 1 THRU APR 30	49.25	
INTERNET	MONTHLY SERVICE FROM APR 1 THRU APR 30	44.95	
TOTAL AMOUNT DUE - PLEASE PAY THIS AMOUNT		\$121.55	
FOR REPAIR QUESTIONS, CALL 374-1238. FOR BILLING QUESTIONS, CALL 374-1236. VIEW YOUR BILL ONLINE! GO TO WWW.FBTELCO.COM TO REGISTER FOR YOUR FREE ACCOUNT. SAVE TIME AND MONEY WHEN YOU USE AUTOMATIC PAYMENTS. CONTACT THE OFFICE FOR DETAILS.			
KEEP THIS PORTION FOR YOUR RECORDS Please Glue or Staple and Return This Portion With Your Payment		AMOUNT PAID	DATE PAID
 F&B Communications P.O. Box 309 Wheatland, IA 52777-0309 (563) 374-1236 www.fbtelco.com		BILLING DATE APR 1, 2005	TELEPHONE NUMBER 563/941-0000
6 JOHN DOE PO BOX 0000 ANNTOWN IA 00000-0000		DELINQUENT AFTER APR 20, 2005	ACCOUNT NUMBER 000000
		AMOUNT DUE	\$ 121.55
		AMOUNT PAID	\$
		F&B COMMUNICATIONS P.O. BOX 309 WHEATLAND, IA 52777-0309 PLEASE REMIT WITH PAYMENT	

- 1. Identification Information.** This section contains your name, phone number and account number. Information about payment due dates is also displayed.
- 2. Payment History.** Contains information about your most recent balance and payment.
- 3. Current Charges.** The sum of charges for this statement. The Amount Due reflects the Current Charges plus any past due charges.
- 4. Customer Detail.** A summary of charges by service type or market.
- 5. Message Area.** This area contains important information regarding your service and special promotions.
- 6. Return Stub.** Displays information to post a payment to your account correctly. Please return the stub with your payment.

Explanation of regulatory surcharges and taxes

E911 CHARGE

A county government charge to fund 911 emergency services. The charge in Cedar County is \$1.00 and the charge in Clinton County is \$0.75.

SUBSCRIBER LINE CHARGE (SLC)

The SLC is a flat monthly charge established by the Federal Communications Commission (FCC) to support the construction and maintenance of the telephone network. The rate for residential and single line business customers is currently \$6.50. Multi-line business customers pay \$9.20 per line.

FEDERAL UNIVERSAL SERVICE CHARGE (FUSC)

The FUSC supports national programs established by the federal government to support the provisions of telecom services to schools, libraries and low-income customers. The FUSC varies and may change quarterly. It is based on a percentage of the Subscriber Line Charge and other interstate services such as long distance.

FRANCHISE FEE

A fee (3%) charged by city governments on cable TV or video services as part of the franchise agreement.

FEDERAL EXCISE TAX

A 3% federal tax imposed by the federal government that applies to all telecom services, not just local services. Cable TV/video and Internet services are exempt.

STATE TAX

The current state tax rate is 5%. All telephone and cable TV/video services, labor and equipment sales are subject to this tax. Internet services are exempt.

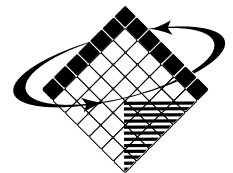
COUNTY TAX

Both Clinton and Cedar counties have a 2% county tax which covers county and school improvements. All telephone and cable TV/video services, labor and equipment sales are subject to this tax. Internet services are exempt.

F&B COMMUNICATIONS

Reading your new statement

If you have questions about
your billing statement,
please call 374-1236.
(Delmar customers dial local 574-1236)



F&B Communications

APRIL 2005