

OFFICIAL FILE

ILLINOIS COMMERCE COMMISSION

ORIGINAL

FORMAL COMPLAINT

Illinois Commerce Commission  
527 E. Capitol Avenue  
Springfield, Illinois 62701

For Commission Use Only:

Case: 19-0487

RECEIVED

APR 30 2019

ILLINOIS COMMERCE COMMISSION  
CHIEF CLERK'S OFFICE

Regarding a complaint by (Person/Company making the complaint): M. Brandon Walsh d/b/a Westgate Financial Group LLC

Against (Utility name): Illinois Bell Telephone, LLC d/b/a AT&T Wholesale & d/b/a AT&T Illinois

As to (Reason for complaint) Billing dispute involving AT&T landline phone service in Illinois

in Chicago Illinois.

TO THE ILLINOIS COMMERCE COMMISSION, SPRINGFIELD, ILLINOIS:

My complete mailing address is (include City) 305 West Wisconsin Street, Chicago, Illinois 60614

The service address that I am complaining about is 305 West Wisconsin Street, Chicago, Illinois 60614

My home telephone is [ 312 ] 255-1987

Between 8:30 A.M. and 5:00 P.M. weekdays, I can be reached at [ 312 ] 337-1953

My e-mail address is  
mbwalsh@westgatefinancial.net

I will accept documents by electronic means (e-mail) ☒ Yes ☐ No

(Full name of utility company) Illinois Bell Telephone, LLC (respondent) is a public utility and is subject  
to the provisions of the Illinois Public Utilities Act.

In the space below, list the specific section of the law, Commission rule(s), or utility tariffs that you think is involved with your complaint.  
220 ILCS 5/13-103 (from Ch. 111 2/3, par. 13-103):

220 ILCS 5/9-101 (from Ch. 111 2/3, par. 9-101)

UDTPA 815 ILCS 510/1 et. seq.  
720 ILCS 5/17-24

Have you contacted the Consumer Services Division of the Illinois Commerce Commission about your complaint?

☒ Yes ☐ No

Has your complaint filed with that office been closed?

☒ Yes ☐ No

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**NOTICE:** If personal information (such as a social security number or a bank account number) is contained in this complaint form or provided later in this proceeding, you should submit both a public copy and a confidential copy of the document. Any personal information (Social Security Number, Driver's License Number, Medical Records, etc.) contained in the public copy should be obscured or removed from the document prior to its submission to the Chief Clerk's office. Any personal information contained in the confidential copy should remain legible. If personal information is provided in your public copy, be advised that it will be available on the internet through the Commission's e-Docket website. The confidential copy of any filing you make, however, will only be available to Commission employees. If you file both a public and confidential version of a document, clearly mark them as such.

Today's  
Date:

April 26, 2019  
(Month, day, year)

Complainant's Signature:

M. Brandon Walsh

If an attorney will represent you, please give the attorney's name, address, telephone number, and e-mail address.

When you finish filing out this complaint form, you need to file the original with the Commission's Chief Clerk. When filing the original complaint, be sure to include one copy of the original complaint for each utility company complained about (referred to as respondents).

#### VERIFICATION

A notary public must witness the completion of this part of the form.

I, M. Brandon Walsh, Complainant, first being duly sworn, say that I have read the above petition and know what it says. The contents of this petition are true to the best of my knowledge.

M. Brandon Walsh  
Complainant's Signature



Subscribed and sworn/affirmed to before me on (month, day, year) April 26, 2019

Signature, Notary Public, Illinois, [Signature]

(NOTARY SEAL)

**NOTE:** Failure to answer all of the questions on this form may result in this form being returned without processing.

Please state your complaint briefly. Number each of the paragraphs. Please include time period and dollar amounts involved with your complaint. Use an extra sheet of paper if needed.

**Formal Complaint**  
**M. Brandon Walsh d/b/a Westgate Financial Group LLC**  
**v.**

**Illinois Bell Telephone, LLC**  
**d/b/a AT&T Wholesale**  
**d/b/a AT&T Illinois**  
[Informal Complaint #2018-14283]

**INTRODUCTION**

1. **DISPUTE:** This matter is a telephone billing dispute with Illinois Bell Telephone LLC d/b/a AT&T Wholesale and d/b/a AT&T Illinois (hereinafter "AT&T") for their legacy landline phone service in Illinois. This is a significant dispute that represents intentional overcharging with unconscionable price increases that violate the just, reasonable, affordable and non-discriminatory landline phone rate standards stipulated under Illinois law. The disputed issues are:
  - 2. The just, reasonable, affordable and non-discriminatory monthly phone bill amount for the landline phone services AT&T provides M. Brandon Walsh d/b/a Westgate Financial Group (hereinafter "Walsh"). In a May 18, 2018 Agreement (hereinafter "**Agreement**") between AT&T and Walsh the agreed-upon amount for the landline phone services being provided was \$130 per month. AT&T repudiated this **Agreement** in July 2018;
  - 3. In the **Agreement** the amount that AT&T had billed and Walsh had paid in excess of the agreed-upon \$130 monthly billing amount since February 2017 was to be refunded to Walsh. At the time, the excess billing amount to be refunded Walsh was \$2,704.64, but that amount has since increased to \$4,726.73 due to AT&T's continued unconscionably-high monthly phone billings. AT&T repudiated this **Agreement** in July 2018.

	Pre-Dispute Monthly Billing	AT&T Monthly Billing – during dispute	May 18, 2018 <b>Agreement</b> Specified Amount
Total Monthly Landline Phone bill	Approx. \$180 per month	Approx. \$233-372 per month	\$130 per month
Excess Billing Refund	NA	0	was \$2,704.64 now is \$4,726.73

4. Walsh hereby files this Formal Complaint with the Illinois Commerce Commission against AT&T's Illinois entities (Illinois Bell Telephone, LLC d/b/a AT&T Wholesale and d/b/a AT&T Illinois) to resolve this dispute. Please note, parallel complaints are being filed with the Illinois Attorney General's Office, the Federal Communications Commission and the Federal Trade Commission [Case Number: 106336345.]

5. Please see the attached balance of this Formal Complaint of M. Brandon Walsh d/b/a Westgate Financial Group v. Illinois Bell Telephone, LLC et al. which is incorporated herein and made a part of this document hereof.

Please clearly state what you want the Commission to do in this case:

### **SUMMARY OF REQUESTED RELIEF**

6. Walsh respectfully requests judgement in its favor against AT&T that provides:

(a) 7. Prompt refund payment to Walsh in the amount of \$4,726.73 representing the current excess billing amount as of April 26, 2019, subject to any further excess billing adjustment;

(b) 8. Continuation of the same landline phone services as currently provided at a total monthly phone bill amount of \$130 for the balance of 2019 and the year of 2020, subject to any future change or adjustment in the phone billing related regular monthly Fees, Surcharges and Taxes;

(c) 9. Cancellation of AT&T's claimed outstanding unpaid phone bill balance which has been applied and credited against the excess billing amount due Walsh;

(d) 10. Payment of civil penalties to the State of Illinois in the amount of 0.00825% of the intrastate annual telecommunications revenue for the Illinois Bell Telephone Company, LLC d/b/a AT&T Wholesale and d/b/a AT&T Illinois for each of the 26 acts of monthly landline billing rate violations of Illinois Statutes;

(e) 11. Permanent injunctive relief throughout the State of Illinois against AT&T's use of deceptive, misleading and unclear customer monthly billings and against AT&T's use of customer service representatives (herein "CSRs") in a deceptive, false or misleading manner or involving misrepresentations, false promises or pretenses in any oral, written or electronic communication to any Illinois individual, business or other entity customer or prospect;

(f) 12. Permanent injunctive relief throughout the State of Illinois against AT&T's violation of the just, reasonable, affordable and/or non-discriminatory billing rate standards stipulated in Illinois Statutes in any billing dealings with any Illinois individual, business or other entity customer.

(g) 13. Permanent injunctive relief throughout the State of Illinois requiring AT&T to include with each monthly or recurring customer billing report, communication or equivalent document for any telecommunication service being provided by AT&T or successor entity, including without limitation all related or affiliated entities directly or indirectly under the ownership, control or direction of AT&T, to any Illinois individual, business or other entity including within that recurring document: i) information in clearly described and understandable terms and dollar amounts detailing AT&T's lowest price, average price and the range of its product/service pricing for the same, similar or equivalent telecommunication service that AT&T provides to such customer both for within that customer's zip code and for in the customer's surrounding 5-zip code geographic area, ii) in clearly described and understandable terms how that customer can obtain from AT&T that such average price and such lowest price which AT&T is charging for such service; and iii) a statement of attestation by a duly authorized officer or manager of AT&T that such billing amount and any pricing changes being charged to that customer fully comply with the pricing standards stipulated under Illinois law.

**Formal Complaint**  
**M. Brandon Walsh d/b/a Westgate Financial Group LLC**  
**v.**

**Illinois Bell Telephone, LLC**  
**d/b/a AT&T Wholesale**  
**d/b/a AT&T Illinois**

(Continued)

14. **BACKGROUND and HISTORY:** Walsh runs a one-person financial advisory operation out of his home under a d/b/a "Westgate Financial Group", and for over 25 years has had AT&T landline phone service using 3 phone lines, (2 voice lines and a dedicated FAX line). Walsh's AT&T account is 312-337-1953 XXX.
15. For over 20 years through January 2017, there were no meaningful phone or billing issues. Phone service was fine and it then cost about \$180 a month or about \$2,200 per year. Walsh's phone usage was fairly consistent with low to moderate volume. However, Walsh's monthly landline phone bills suddenly increased enormously beginning February 2017. His monthly landline phone bill suddenly increased by an extra \$100 a month or more than 50% to a total monthly phone bill of \$281.92 in February 2017. Walsh's monthly landline phone bills then remained in the \$270-280 per month range through September 2017. Then in October 2017 AT&T once again increased Walsh's monthly phone bill – this time increasing the bill by an additional \$70 per month to \$345.26. **This is a nearly 90% increase or \$162.34 in the monthly landline billing amount IN JUST 9 MONTHS.** What is the justification or legitimate explanation for such huge price increases? There can be none. How are these prices and related price increases just, reasonable, affordable and/or non-discriminatory as stipulated under Illinois Statutes? The issue at hand is not only the just, reasonableness and non-discriminatory nature of a monthly landline bill of about \$282 or \$345, but also the just, reasonableness, affordability and non-discriminatory nature of AT&T's huge \$100 or \$162 price increases in their monthly landline phone billings.
16. Underlying AT&T's unreasonable, exorbitant phone bill increases were rapid increases in the price for a phone line: increasing from \$25.33 per line to \$35.33 in October 2017, to \$45.33 in May 2018, to \$51.83 in June 2018, and then to \$65 in December 2018. How are these phone line charges just, reasonable and affordable as stipulated under Illinois Statute? Did AT&T charge every Illinois landline customer a similar amount for each line, or were they discriminating? How is AT&T's resulting 205% compound annual price increase for each phone line consistent with Illinois Statutes?
17. In addition, beyond AT&T's phone bill rapid price increases, AT&T also substantially increased the phone related monthly Fees, Surcharges and Taxes (herein "FST") charge. For example, before October 2017 when Walsh's monthly phone bill component for phone plan and service charge was about \$130 excluding FST, the monthly FST was about \$35 or about 26.5% of the monthly phone plan & service charge. Fast forward to

the First Quarter 2019 billing when AT&T charged Walsh a "discounted" monthly landline phone plan and service charge of about \$140 excluding FST, AT&T now billed a monthly FST of about \$57 or 40% of the phone plan and service charge. While many of the FST components are stipulated by regulations, the fastest increasing element of FST is AT&T's own monthly **Cost Assessment Fee** which was now \$7.44. This fee is discretionary and not required or mandated under law. As of July 6, 2017 AT&T estimated it had 1.2 million landline phone customers in Illinois. As a result, this single Cost Assessment Fee alone would represent over \$107 million in additional annual income collected by AT&T if it applies the fee uniformly to all their estimated 1.2 million Illinois landline customers. If AT&T does not apply this fee uniformly to all their Illinois landline customers, then how is it not discriminatory pricing in violation of Illinois statutes? Please note: AT&T's monthly Cost Assessment fee was \$3.33 as recently as December 2018, and AT&T only started charging this fee at \$2.97 in July 2017. Since this monthly incremental fee has the financial result of directly increasing AT&T's earnings by the same amount, what were the circumstances that occurred or triggered AT&T to start charging this discretionary fee and for the recent 123% fee increase?

18. Because of AT&T rapid and substantial price increases, Walsh's annual landline phone bill increased substantially to \$3,337.19 in 2017, and then increased further to \$3,744.12 in 2018. Please note: The 2018 annual phone bill would likely have been much higher than as shown had it not been for the May 18, 2018 **Agreement** between AT&T and Walsh.
19. Walsh and his wife sporadically called AT&T 3 or 4 times in 2017 trying to find out what happened to his phone bills, why were they so high and increasing every few months, and how could Walsh reduce these phone bills? AT&T routinely promised to look into it and get back to him; but they never contacted him.
20. Throughout this period, there were NO changes or increases in the phone services AT&T provided or meaningful changes in Walsh's usage volume. Nothing to warrant AT&T's substantial price increases of such huge magnitude. **In just 9-16 months AT&T had DOUBLED Walsh's monthly landline phone bills from about \$180 to \$345 and then to over \$360.** What business, especially a regulated business of providing landline phone service, can legitimately double their prices in just 9-16 months? How are these prices and related price increases just, reasonable, affordable and non-discriminatory as stipulated by Illinois law?
21. **SUPPORTING DOCUMENTATION:** Please see the attached after Page 21: summary spreadsheet of Walsh's AT&T monthly landline phone bills; a summary of the related monthly Fees, Surcharges and Taxes details; the following landline monthly phone bills for January, February and October 2017 bills; for May, June, July and November 2018 bills; and the most recent April 2019 bill, the improper April 16, 2019 AT&T Landline Phone Disconnect Notice, and Receipt of Payment made by Walsh under duress.
22. **RELEVANT ILLINOIS STATUTES:**  
220 ILCS 5/13-103 (from Ch. 111 2/3, par. 13-103):  
Sec. 13-103. Policy. Consistent with its findings, the General Assembly declares that it is the policy of the State of Illinois that:  
(a) telecommunications services should be available to all Illinois citizens at just, reasonable, and

affordable rates and that such services should be provided as widely and economically as possible in sufficient variety, quality, quantity and reliability to satisfy the public interest; ...

(d) the consumers of telecommunications services and facilities provided by persons or companies subject to regulation pursuant to this Act and Article should be required to pay only reasonable and non-discriminatory rates or charges and that in no case should rates or charges for non-competitive telecommunications services include any portion of the cost of providing competitive telecommunications services, as defined in Section 13-209, or the cost of any nonregulated activities;

**23. 220 ILCS 5/9-101 (from Ch. 111 2/3, par. 9-101.**

"All rates or other charges made, demanded or received by any product or commodity furnished or to be furnished or for any service rendered or to be rendered shall be just and reasonable. Every unjust or unreasonable charge made, demanded or received for such product or commodity or service is hereby prohibited and declared unlawful. All rules and regulations made by a public utility affecting or pertaining to its charges to the public shall be just and reasonable."

**24. UDTPA 815 ILCS 510/1 et. seq.**

Sec. 2. Unfair methods of competition and unfair or deceptive acts or practices, including but not limited to the use or employment of any deception, fraud, false pretense, false promise, misrepresentation or the concealment, suppression or omission of any material fact, with intent that others rely upon the concealment, suppression or omission of such material fact, or the use or employment of any practice described in Section 2 of the "Uniform Deceptive Trade Practices Act", approved August 5, 1965, in the conduct of any trade or commerce are hereby declared unlawful whether any person has in fact been misled, deceived or damaged thereby.

**25. 720 ILCS 5/17-24**

Sec. 17-24. Mail fraud and wire fraud.

(a) Mail fraud. A person commits mail fraud when he or she:

(1) devises or intends to devise any scheme or artifice to defraud, or to obtain money or property by means of false or fraudulent pretenses, representations, or promises, or to sell, dispose of, loan, exchange, alter, give away, distribute, supply, or furnish or procure for unlawful use any counterfeit obligation, security, or other article, or anything represented to be or intimated or held out to be such a counterfeit or spurious article; and

(2) with the intent to execute such scheme or artifice or to attempt to do so, does any of the following:

(A) Places in any post office or authorized depository for mail matter within this State any matter or thing to be delivered by the United States Postal Service, according to the direction on the matter or thing.

(B) Deposits or causes to be deposited in this State any matter or thing to be sent or delivered by mail or by private or commercial carrier, according to the direction on the matter or thing.

(C) Takes or receives from mail or from a private or commercial carrier any such matter or thing at the place at which it is directed to be delivered by the person to whom it is addressed.

(D) Knowingly causes any such matter or thing to be delivered by mail or by private or commercial carrier, according to the direction on the matter or thing.

(b) Wire fraud. A person commits wire fraud when he or she:

(1) devises or intends to devise a scheme or artifice to defraud or to obtain money or property by means of false pretenses, representations, or promises; and

(2) for the purpose of executing the scheme or artifice, transmits or causes to be transmitted any writings, signals, pictures, sounds, or electronic or electric impulses by means of wire, radio, or television communications:



**26. PROTRACTED EFFORTS TO RESOLVE THIS DISPUTE:** Walsh repeatedly tried to resolve this dispute, including actually reaching an Agreement with AT&T on May 18, 2018 (hereinafter the "**Agreement**") which resolved all these issues at the time. AT&T initially honored the **Agreement** in May and June 2018, but then repudiated the **Agreement** beginning July 2018. See below.

27. After calling AT&T several times in 2017 about the large price increases in Walsh's monthly landline phone bills, when Walsh received his May 2018 phone bill for \$365.51 he called AT&T's CSR on May 18, 2018 to try to resolve this billing dispute. The May 2018 phone bill consisted of three elements:

- 28. Phone Plan and Service charge was \$261.36 (including FST) – which compared to \$163.88 (including FST) that was billed in January 2017,
- 29. Long Distance charge (based on flat fees as was done in the past) was \$59.27 – which compared to \$29.92 that was billed in January 2017;
- 30. Messaging for 2 phone lines charge was \$44.88 – compared to a credit of (\$10.88) in January 2017. A company cannot sustain its business paying customers to use their service, or in this case its messaging service unless there is some compensating reason or offsetting financial charge to absorb any credits – perhaps higher Phone Plan and Service charges and/or Long Distance charges. In January 2017 AT&T's monthly messaging charge was \$44.88 (for 2 phone lines) but with a monthly credit of (\$55.76), producing the overall credit of (\$10.88). The more likely circumstance is that both amounts – the charge and the credit - are grossly inflated.
- 31. In 9 to 16 months AT&T more than doubled Walsh's monthly landline phone bill to more than \$360 by unilaterally increasing their Phone Plan and Service charge by 60% or almost \$100, by increasing their Long Distance charge by 98% or about \$30, and by increasing their Messaging charge by 513% or about \$56. How are these prices and the related price increases just, reasonable, affordable and non-discriminatory?

32. These price increases represented a 100% increase amounting to an *additional* almost \$2,100 per year in AT&T's landline phone billing. As of July 6, 2017, AT&T estimated they had 1.2 million landline phone customers in Illinois. *If AT&T charged each of these Illinois landline customers the same unconscionable landline phone prices, AT&T would improperly gain an additional \$2.64 BILLION in incremental revenues and earnings.* What is the legitimate basis for such huge price increases? How do these prices and such increases comply with the just, reasonable, affordable and non-discriminatory billing rate standards stipulated under Illinois Statutes? If AT&T did not uniformly charge these prices to all their Illinois landline phone customers, how then is this not discriminatory pricing?

**33. THE MAY 18, 2018 AGREEMENT - DISPUTE RESOLUTION:** On May 18 Walsh initially spoke to many AT&T CSRs, and asked to talk with someone who had the authority to resolve this billing dispute to end the exorbitant monthly landline billings. Walsh was transferred to AT&T's Customer Retention Department and he explained the billing dispute. The AT&T Customer Retention Department woman and Walsh spoke at length,

in detail and reached the following comprehensive Agreement on May 18, 2018 (the "Agreement") that included:

- 34. The Customer Retention Department representative told Walsh that AT&T would henceforth charge him their lowest prices for the landline phone services they provided. Walsh believed this woman's pricing representation and promise, believed she was telling the truth, had the authority to speak on behalf of AT&T and that Walsh could rely on AT&T to then charge him their lowest prices in his future landline phone bills;
- 35. The Customer Retention Department woman and Walsh then reached an Oral Agreement, whereby: ***AT&T would continue providing all the same landline phone services as they had in the past but at a much-lower monthly price of \$105 [consisting of \$25 per phone line or \$75 plus flat fees of \$10 for long distance + \$10 + \$10 for messaging for 2 lines for a total of \$105 per month] plus an amount of fees, surcharges and taxes (FST) which would produce a total monthly landline phone bill of approximately \$130. As part of this Agreement, AT&T would also refund to Walsh the total excess billing amount that Walsh had paid to AT&T in excess of the approximately \$130 agreed upon monthly landline phone bill amount dating back to February 2017.*** That refund amount equaled \$2,704.64 as of May 2018. The refund was to be paid as a credit against Walsh's monthly landline phone bill until the total excess billing amount had been fully refunded.
- 36. In this Oral Agreement *we had the Offer, we had the Acceptance, and we had the Agreement between two informed parties representing each side to the dispute. Consequently, the Oral Agreement must be enforceable.*
- 37. When Walsh asked how we should document our **Agreement**, the Retention Department woman told him she would detail our **Agreement** in AT&T's customer account notes so our **Agreement** would be documented, readily available and part of Walsh's phone account information.
- 38. The **Agreement** included four critical elements: 1) AT&T promised it would charge Walsh their lowest prices for the landline phone services he received; 2) it established an agreed-upon monthly landline phone bill amount of approximately \$130; 3) it established May 18, 2018 as the date of Walsh's first knowledge of the dispute and its magnitude; and 4) AT&T would refund to Walsh amounts that had been billed and paid which were in excess of the agreed-upon \$130 monthly bill amount since February 2017, which was \$2,704.64 at the time. Note: The refund provision was an important part of the **Agreement** because it refunded the high excess billing amounts which Walsh had paid AT&T since February 2017, and it also served against AT&T delaying or stonewalling their implementation of this **Agreement** because they would have to refund to Walsh any excess billing amounts that occurred while AT&T delayed implementing our **Agreement**.

## Summary of AT&T CSR Discussions – AT&T Actions Consistent with Agreement

39. When Walsh received his June 2018 landline phone bill for \$242.26, while the amount was considerably less than the \$365.51 landline phone bill for May 2018, the total was still about \$110 higher than the agreed upon \$130 monthly phone bill under the **Agreement** and there was NO partial refund of the \$2,700+ excess billing amount that was to be credited against Walsh's bill according to the **Agreement**. The June bill consisted of three elements:
- 40. The Phone Plan and Service charge was \$215.75 including FST [or \$164.22 excluding FST] compared to \$75 plus approximately \$25 of FST as agreed to in the **Agreement**;
  - 41. The Long Distance charge was \$6.51 instead of \$10 as agreed to in the **Agreement**; and
  - 42. The Messaging charge was \$20 as agreed to in the **Agreement**.
43. On June 19, 2018 Walsh called AT&T CSR [Chris Maldrone CM497J] to find out why wasn't Walsh billed the correct \$130 monthly amount, and why didn't he receive the monthly refund credit for the excess billing amount. Chris told Walsh it takes time for AT&T to process the correct billing amounts and he was going to investigate getting Walsh a \$100 refund. While not shown in the June 2018 phone bill, the July 2018 phone bill shows that Chris Maldrone was successful and processed a credit of \$141.65 to Walsh's account the same day they talked, June 19, thereby reducing Walsh's monthly phone bill from \$242.26 to \$100.61, which included a nearly \$30 credit from the excess billing refund amount. Walsh paid the net \$100.61 bill automatically under AT&T's Autopay process. **This demonstrated AT&T acknowledged and accepted the [May 18] Agreement.** The **Agreement** was fully enforceable and both parties are bound by the terms of the **Agreement**: AT&T would provide Walsh its lowest prices for the landline services provided, both parties agreed to a \$130 monthly phone bill amount and AT&T would refund Walsh the excess billing amount since February 2017.
44. **AT&T'S DECEPTIVE BUSINESS PRACTICES:** Beginning July 2018, AT&T and their customer service representatives (CSR), intentionally, unilaterally repudiated and denied the **Agreement**, misrepresented, deceived, mislead, made false promises, and acted in bad faith. AT&T's CSR explanations and excuses kept changing, while AT&T's monthly phone bill amounts kept changing and often increased substantially. Furthermore, beginning July 2018 AT&T started charging Walsh \$0.99 per minute [based on rounded-up 1-minute phone call duration increments for telephone billing instead of using flat fees for unlimited calls as had been done in the past or using the typical 1-second or 6-second call duration increments for individual call billing] for every long distance interLATA call Walsh made. This further inflated Walsh's monthly phone bill to increase AT&T's financial pressure on Walsh to accept whatever they offered.
45. Then, when Walsh reduced his telephone usage because of AT&T's exorbitant nearly *buck-a-minute* telephone call billing rate, AT&T unilaterally, without prior notice, agreement or authorization charged Walsh minimum phone usage fees when there had been none previously in order to inflate Walsh's monthly phone bill to the amount AT&T wanted to charge. Was this the "just, reasonable, affordable or non-discriminatory" landline phone rates stipulated under Illinois Statute?

46. AT&T's CSRs, with knowledge and intention, repeatedly misrepresented, offered and made false promises of billing alternatives that were not AT&T's lowest prices for the services provided but were designed to deprive Walsh of additional money through interstate telephone communications in conjunction with AT&T's periodic U.S. Postal mailings of monthly customer phone bills. These actions trigger interstate and intrastate wire and mail fraud considerations.
47. Note: As part of AT&T's intentional customer deception their monthly phone bills are nearly incomprehensible and masterful examples of obfuscation. Instead of promoting phone billing clarity and transparency, AT&T's monthly bills appear designed to hide, to mislead, to confuse and deceive the customer. Without careful, extended, very detailed study AT&T's landline phone bills are virtually unintelligible.
48. Walsh has gone to extraordinary lengths to try to resolve this dispute, but with no lasting resolution. While being charged and paying AT&T's unconscionably-high landline phone bills each month, Walsh spent hours and hours on the phone trying to resolve this dispute with many different AT&T CSRs, CSR supervisors, escalated CSR people, AT&T Corporate CSRs, and AT&T Corporate Office of the President CSRs. Walsh even contacted Mr. Matthew Rose, the Lead Independent Director of the AT&T Board of Directors [Mr. Rose is the recently-retired Chairman and CEO of Burlington Northern Santa Fe Corp., a Berkshire Hathaway company] seeking his help to resolve this matter - but to no avail. It was difficult to reach Mr. Rose, the Chairman & CEO of another giant U.S. corporation. AT&T's business practice is not to resolve disputes through negotiation but through one-sided AT&T ultimatums. AT&T uses their CSRs to carry out management directives and create an impenetrable barrier that insulates management from their deceitful business practices. AT&T CSR personnel deceive, mislead, falsely promise and misrepresent instead of resolving issues and disputes, leaving customers with no hope of resolving disputes unless a customer gives up and accepts whatever AT&T offers.
49. The [May 18, 2018] **Agreement** should have resolved this dispute, and AT&T honored it for May and June 2018. But beginning July 2018, AT&T unilaterally repudiated our **Agreement, denied its existence and resumed charging Walsh their unconscionably-high monthly phone bills.** As a result, the excess billing amount which is to be refunded to Walsh kept increasing reaching \$4,726.73 as of April 26, 2019.
50. AT&T's landline huge price increases to Walsh occurred against a market backdrop as:  
a) landline phone service and prices were under increasing competitive pressures from alternative telecommunication technologies, b) phone companies shifted to charging flat fees instead of per-minute phone call charges, and c) many customers discontinued their landline phone service. Recent research for this complaint revealed that AT&T has long lobbied and in July 2017 finally obtained Illinois General Assembly approval to end the legal requirement so that AT&T can discontinue providing traditional landline phone service in Illinois. Termination of landline phone service in Illinois is now subject to final approval by the FCC. AT&T's lobbying has been very successful. The state legislatures in Illinois and the 19 other states where AT&T is the primary phone carrier have approved AT&T's plan to end landline phone service. It's interesting AT&T claims it can't

afford to invest and spend the capital expenditures to support its landline infrastructure, yet it can afford to spend \$85 billion on a discretionary acquisition of Time Warner. Instead of providing traditional landline phone service, AT&T offers alternatives, but many of those alternatives are either more expensive or less reliable, or both. Since they are not equivalent telecom solutions, these choices appear more like one-sided alternatives where AT&T gains while landline phone users lose.

51. In light of AT&T's longstanding corporate agenda to stop providing traditional landline phone service in Illinois and elsewhere, AT&T's refusal to honor the **Agreement** with Walsh comes as no surprise. AT&T's unconscionable prices and price increases appear as a clear effort to make landline prices so high to: a) force customers to stop using landline phone service, b) accelerate the decline in landline phone use and c) maximize AT&T's own cash flow from this business sector until AT&T abandons landline service entirely in Illinois and elsewhere leaving behind those who use landline service. Those are the customers who are currently assured of landline phone service under Section 214 of Title 47 of the US Code, and those are the customers who will become casualties to AT&T's corporate strategy to manipulate telecommunication "progress."

#### **Summary of AT&T CSR Discussions – AT&T's Deceptive Business Practices and Actions Contrary to the Agreement**

52. With no warning, notice or explanation beginning with the July 2018 landline monthly phone bill, AT&T unilaterally changed Walsh's monthly billing to:
- 53. Monthly Phone Plan and Service charge reverted back to AT&T highest levels of \$201 excluding FST, [or about \$260 including FST]. This compared to \$164 excluding FST [or about \$216 including FST] for June 2018 or compared to \$75 excluding FST according to the **Agreement**. Note, these amounts ignore the June 19, 2018 credit of \$141.65 that was related to the June 2018 bill as described in paragraph 43 above.
  - 54. Long Distance charges suddenly changed from a flat billing amount for unlimited calls as had been done in the past to AT&T charging for each individual phone call using an unconscionably-high billing rate of \$0.99 per minute while rounding-up in full minute-increments for each call. The July long distance monthly charge was \$72.34 up 1111% from \$6.51 in June or compared to a \$10 flat fee charge according to the **Agreement**.
  - 55. Messaging – the messaging monthly charge remained the same \$20 as was charged in June and as provided in the **Agreement**.
56. As a result, Walsh's July 2018 monthly landline phone bill boomeranged back to \$351.97 or 271% of the **Agreement** amount. AT&T unilaterally ignored its commitment to provide Walsh their lowest prices for the landline phone services provided, ignored the agreed-upon \$130 monthly phone bill amount, and ignored refunding Walsh the excess billing refund amount.
57. When Walsh received his July phone bill, he called AT&T CSR again. This time:
- a. 58. The CSR told Walsh a senior AT&T person had unilaterally rejected the refund provision of the **Agreement** for the excess billing amounts that Walsh had

paid AT&T since February 2017. This was not a message conveying "let's discuss this" or "let's renegotiate the terms of that **Agreement**", or even that the CSR will explain the reasoning or considerations involved with AT&T's unilateral decision. No, the message was a AT&T ultimatum: **There is no Agreement**. AT&T does not negotiate the terms of an agreement, they dictate them to other parties. This is AT&T's sheer business arrogance.

- b. 59. The CSR also told Walsh the only way AT&T would charge him the agreed-upon \$130 monthly phone bill was if Walsh eliminated or cut the phone services he received.
  - c. 60. Walsh told the CSR person: a) that was not our **Agreement** which was predicated on AT&T providing Walsh the same phone services as in the past, b) that cutting Walsh's phone services to reduce the monthly billing amount was unacceptable, and c) that Walsh expected AT&T to continue to honor the **Agreement**.
61. In the weeks that followed, Walsh called and spoke to a number of AT&T escalated CSR personnel. This led him to a AT&T senior CSR person [Danny 1-800-355-9542]. Danny explained the only way Walsh could receive the agreed-upon \$130 monthly phone bill amount was if he also used other AT&T services. Walsh explained to Danny that he used many of AT&T's other services: Walsh's 3 cell phones were with AT&T for more than 10 years, Walsh's home landline phone service was with AT&T for more than 20 years, and Walsh also used AT&T's DirecTV service for more than 20 years. In fact, Walsh had been a long-term AT&T customer for decades, and, at the time, was paying AT&T over \$900 per month for a number of its services. Danny told Walsh he'd have to confirm that Walsh used these other services, and then get pricing approval from a superior.
62. Walsh followed-up with Danny as agreed, and Danny told Walsh the \$130 monthly landline phone bill amount was refused because Walsh had cancelled his DirecTV service and were no longer paying AT&T for that service. Walsh told Danny that was incorrect information and that Walsh's DirecTV account and service was in fact continuing and remained in place. Danny then admitted that he in fact knew Walsh's DirecTV account was still active. Danny said he'd call Walsh back to discuss this further at an agreed upon time. But Danny never called back. After waiting a few hours after the agreed-upon designated call-back time, Walsh called Danny and told him that because Danny had lied to Walsh by then many times, Walsh would not continue to talk with him. Separate from this dispute, Walsh moved their cell phone service to another carrier.
63. Walsh then contacted AT&T's Corporate Headquarters Escalated CSR in September 2018. After several calls they told Walsh the \$130 monthly phone bill pricing amount was no longer available; it had expired. Instead, they (AT&T) offered to charge Walsh a discounted \$220 per month for his monthly landline phone service, but only for a 12-month period. The \$220 offered amount was \$90 more per month than the agreed-upon amount in the **Agreement**, and compared to \$351.97 AT&T charged Walsh in July, \$372.35 AT&T charged Walsh in August and \$349.02 AT&T charged Walsh in

September. The inference of their offer was: a) AT&T had stalled implementing the **Agreement**; b) unless & until Walsh agreed to whatever monthly amount AT&T wanted to charge him, AT&T would continue to financially punish Walsh with monthly phone bills that were substantially even higher than the amount they had offered; c) the somewhat lower monthly billing amount being offered would only be temporary after which AT&T would resume charging Walsh extraordinarily-high monthly phone bills; and d) AT&T would not refund any of the excess billing amounts they had charged and Walsh had paid, amounts which by then had increased to \$3,358.59 in September 2018.

64. AT&T was once again repudiating the **Agreement**:

- 65. AT&T's commitment to provide Walsh their lowest prices for the landline phone services they provided;
- 66. The agreed-upon monthly landline phone bill amount of \$130; and
- 67. To refund to Walsh the excess billing amount that he had paid AT&T, amounts which kept increasing because AT&T continued to bill Walsh amounts substantially in excess of the agreed-upon monthly billing amount.

68. An AT&T Corporate CSR [Chris] called Walsh on October 1 to find out if everything had been resolved to his satisfaction. Walsh told her **ABSOLUTELY NOT**. She promised to investigate and call him back at 10:30am (Chicago time) on October 3. Walsh never heard from her again. Walsh then called AT&T CSR to follow-up in either the week of Oct. 8<sup>th</sup> or Oct. 15<sup>th</sup> when he spoke to [CSR- SADJ – ID SM571A] who said they were going to investigate this dispute and contact Walsh, but they never contacted him as promised. AT&T kept charging Walsh unconscionably-high, exorbitant monthly phone bills in violation of Illinois statutes, but AT&T had stopped talking with him, and had stopped trying to resolve this dispute. AT&T had gone silent.

69. Meantime, AT&T charged Walsh monthly landline phone bills of \$372.35 in August 2018, \$349.02 in September, \$360.67 in October and \$346.36 in November 2018. How are these landline prices just, reasonable, affordable and/or non-discriminatory as stipulated in Illinois Statutes? Instead, this was gouging charging for the same landline phone services that 19-months earlier AT&T had charged Walsh **\$180 LESS PER MONTH**. And as Walsh reduced his landline telephone usage because of AT&T's punitive nearly buck-a-minute phone call billing rate to try to reduce his run-away phone bills, in retribution AT&T unilaterally charged Walsh minimum usage fees without any prior notice, agreement or authorization from him or past minimum usage fee charges.

70. AT&T billed and charged Walsh whatever amount they wanted with no regard to our **Agreement**, with no regard to Illinois statutes, with no regard to good-faith dealings or negotiations, and with no regard for their continued deceptions, false promises, and misrepresentations.

71. In October 2018, Walsh then contacted Mr. Matthew Rose [lead independent Director of the AT&T Board of Directors] seeking his help to resolve this dispute. Resolving this dispute shouldn't have been this complicated. But AT&T uses an iron-fist negotiating tactic, that is - accept what AT&T's offered because there is no negotiating or we'll punish you - basis in dealing with customers. The fact that Walsh could not resolve this

dispute under any normal circumstance with AT&T's CSRs, but had to escalate this all the way to AT&T's Corporate Office of the President CSR – yet was unable to resolve this. Then, with no other alternatives available to help resolve this dispute, Walsh contacted AT&T's Board of Directors about this dispute. This illustrates how huge a systemic problem there is in how AT&T operates, how AT&T interacts with its customers, how AT&T bills customers whatever amounts it wants, and its deceptive business practices. It is no wonder that according to the FCC for the years 2017 and 2018, Customer Billing Complaints and Inquiries were their largest complaint category accounting for 40% of all complaints, while the next largest complaint category was only 15%.

72. After Walsh contacted Mr. Rose, AT&T once again changed the Office of the President CSR person handling this complaint. A senior CSR person [Shewanna] and a subordinate [Simone Walker – [sw1435@att.com](mailto:sw1435@att.com)] were assigned to Walsh's case. In Walsh's phone calls with Simone, she appeared to listen and understand his complaints about this billing dispute. Simone told Walsh she would materially reduce his monthly landline phone bills. When Walsh asked what would the new monthly phone bill amount be, Simone declined to say but told Walsh he should wait to see the new lower bill amount in his next phone bill – which would be the November 2018 phone bill. Walsh also asked how much was his refund of the excess billing amount going to be? She said she'd have to contact the Billing Department which determines those amounts.
73. When Walsh received the November bill, Simone had been right. Walsh's monthly phone bill had declined to \$346.36 in November, but only from \$360.67 in October 2018. Walsh felt lied to and intentionally mislead. Walsh tried to contact both CSR people – Shewanna and Simone, but by then both were out of the office on extended holiday for Thanksgiving. Note: the decline in the November 2018 bill occurred because of a \$14 decline in the Long Distance charge from \$80.51 in October to \$66.39. By November, Walsh had reduced his landline telephone usage to only 2 outgoing local toll and long distance calls for total cost of \$2.97 – because of AT&T's outrageous \$0.99 per minute billing charge. But because Walsh had reduced his phone usage, AT&T then charged him an additional \$39.53 in minimum usage fees. To reiterate, AT&T charged Walsh \$39.53 in fees for \$2.97 in services used. Together with a \$8 calling plan fee and \$15.89 in Taxes explains how AT&T transformed \$2.97 in Long Distance costs into their Long Distance charge of \$66.39 in November.
74. AT&T was playing a shell game inflating charges and moving billing charges around between the different bill categories: Phone Plan and Service, Long Distance and Messaging to charge Walsh whatever monthly amount AT&T wanted. This made it impossible for Walsh or any customer to "Whack a Mole" to manage or lower the cost of AT&T's three billing categories, especially as AT&T acted as though it had absolute power combined with a billing audacity to charge whatever amounts it wanted unfettered by reasonableness, unfettered by regulations and unfettered by good faith dealings or considerations.
75. Walsh vigorously objected to the November bill, and to being mislead by AT&T's CSRs. He told the senior CSR person that Walsh would no longer speak with her subordinate about this dispute. The CSRs apologized and said they didn't intend to mislead Walsh



and that he should just wait longer – this time wait until the December 2018 bill comes out instead of the November bill – to see the lower monthly billing amounts they promised.

76. Because of the November 2018 billing fiasco, misrepresentation, and false & misleading billing promises, in late November 2018 AT&T and Walsh then agreed to the following:

- 77. Beginning with the November 2018 bill, Walsh would no longer pay AT&T's monthly landline phone bills unless and until this dispute is resolved;
- 78. During this dispute while the landline monthly phones bills are no longer paid, AT&T would not terminate, change or stop providing phone service in any way, but would continue providing all the same existing phone services, long distance and messaging services as Walsh had historically received until the dispute is resolved at which time any unpaid landline monthly phone bills would be paid; and
- 79. During this dispute while Walsh was no longer paying AT&T's monthly landline phone bills, AT&T agreed that it would not charge Walsh any fees, interest, penalties or any additional amounts because Walsh was not paying the monthly landline phone bills until the dispute is resolved.

80. As a result of this agreement, Walsh stopped his AT&T automatic Autobill payment arrangement for paying these AT&T landline monthly phone bills. [Note: Walsh would obviously continue to pay as due all other AT&T bills for any other AT&T services being provided.] The excess billing amount due to Walsh has continued to increase and as of April 26, 2019, it is now \$4,726.73.

81. Walsh received the December 2018 phone bill for \$232.77 which consisted of:

- 82. The Phone Plan and Service charge was \$211.05 (including \$60.57 of FST) compared to \$259.97 (including \$59.69 of FST) in November 2018 primarily because of a AT&T monthly credit of \$75. But even this is AT&T's version of a sleight of hand: AT&T gave Walsh a \$75 monthly credit as a price reduction, then increased their prices by \$25 so a \$75 cost reduction became only a \$50 reduction. Meanwhile, AT&T incrementally collects 40% of the \$25 phone service price increase as FST or an additional \$10. How much does AT&T pocket from that incremental \$10 FST? And does AT&T's shell game in conjunction with boosting their monthly prices with partially offsetting credits help explain why FST [Fees, Surcharges and Taxes] now represent about 40.3% of monthly phone service costs in December 2018, compared to 28.2% in December 2017 or 26.6% in December 2016? How much is AT&T pocketing from these FST charges?
- 83. The Long Distance charge was \$11.62 down substantially from \$66.39 in November 2018 because AT&T suspended its outrageously-high nearly *buck-a-minute* billing rate and switched back to a flat \$8 charge for unlimited calls for the month.
- 84. The Messaging charge was \$10.10 down from \$20 in November.

85. The December bill was: a) considerably less than AT&T's recent monthly phone bills of \$350-\$370, but was obviously not AT&T's lowest prices for these landline phone services, b) was still almost TWICE the agreed-upon \$130 monthly phone bill amount provided in the **Agreement**, and c) had no refund provision for the substantial past excess billing amounts as provided in the **Agreement**.
86. Furthermore, the December 2018 bill of \$232.77 and, as was later shown in, the January 2019 bill of \$276.18, the February 2019 bill of \$240.85, the March 2019 bill of \$243.02 and the April 2019 of \$242.39 were all higher than the \$220 monthly phone bill AT&T had offered Walsh last September 2018. Where are the just, reasonable, affordable and non-discriminatory prices stipulated by Illinois law? Where were the promised lowest AT&T prices for the landline services provided which was part of the **Agreement**?
87. AT&T's message was clear: Walsh must either agree with AT&T and pay \$230-275 in monthly phone bills, or if he disagrees, he will be charged \$350-370 or perhaps even higher amounts each month. This was a one-sided, strong-arm negotiating tactic with AT&T coercing, bullying and holding hostage Walsh's landline phone communications with a take-it-or-leave-it ultimatum where Walsh must either accept AT&T's high monthly phone bill offer or AT&T will charge him substantially higher monthly phone bills.
88. On December 21, 2018 Walsh contacted the Illinois Commerce Commission ("ICC") seeking their help to resolve this dispute and filed an informal dispute against AT&T – Complaint 2018-14283.
89. Soon after Walsh contacted the ICC and filed an informal complaint against AT&T, the AT&T's Corporate Office of the President CSR assigned Terri [tl1584@att.com] to this case. Walsh spoke with Terri a number of times.
90. On January 4, 2019 Terry explained why AT&T has refused so vociferously to honor the [May 18, 2018] **Agreement** beyond last May and June 2018. According to Terri, the AT&T Customer Retention person with whom Walsh had reached the **Agreement** apparently made 3 mathematical errors: 1) she ignored/forgot/overlooked a \$27.83 monthly charge for caller ID, call forwarding and other calling features; 2) she had charged only \$5 per line instead of \$11.40 per line for the monthly linebacker charge, and 3) had ignored a \$8 monthly long distance calling plan charge.
91. According to Terri, AT&T caught these mistakes and that's why AT&T repeatedly refused to honor the **Agreement**. If Terri's explanation was true, why didn't AT&T simply explain their mistake instead of having their CSR people repeatedly lie, deceive, mislead and misrepresent the truth? If Terri's explanation was true, in July 2018 why did AT&T insist Walsh cut his phone services, or in August insist the agreed-upon \$130 monthly price was only available if Walsh also used other AT&T services, or in September that the prices for a \$130 monthly phone bill had expired and that AT&T's best price billing was then \$220 per month, or whatever line or excuse AT&T then tried? It's hard to determine to what degree Terri's explanation may be true, especially since every prior explanation was a lie, a misrepresentation, false promise or was simply self-serving for AT&T.

92. And if Terri's explanation was true, then one could perhaps understand increasing the agreed-upon \$130 monthly phone bill by the \$27.83 for the calling features plus a net additional \$19.20 for linebacker charges plus \$8 for long distance calling plan. But that would produce a total monthly phone bill of about \$185.03 – NOT the \$230-270 in monthly phone bills AT&T was charging Walsh in their "discounted" offer. Furthermore, consider this: a phone line costs \$25 per month and AT&T wants to charge an ADDITIONAL \$27.83 or 111% of the line cost for some additional calling features, which for cell phones are included in base prices at **NO EXTRA CHARGE**. This is AT&T's unmitigated greed using high profit add-on services.
93. ATT's Office of the President CSR (Terri) and Walsh had detailed discussions of each side's position in depth. ATT's position, as Terri presented it, was a non-negotiable offer for a monthly landline phone cost of about \$250 plus a \$995 refund for all past account overcharging and, if Walsh didn't accept this offer, it would be withdrawn, would be off the table and the ATT's Billing Department would have to start all over again to determine Walsh's monthly landline phone bill cost and determine whether any refund was appropriate and, if so, the amount of that refund. The inference of AT&T's heavy-handed offer was this was the best terms Walsh would ever get from AT&T. Walsh told Terri this offer was substantially less than what had been agreed-to in our [May 18, 2018] **Agreement**. Walsh then gave Terri specific financial guidance about where AT&T needed to be in terms of the monthly phone bill amount and the refund amount in order to resolve this dispute. Terri said she had no discretion and no authority to change the terms of AT&T's offer. In effect, Terri was a messenger and someone else, presumably of higher authority, was the AT&T puppet master. Perhaps that is why AT&T acts only through ultimatums, negotiations don't occur and disputes aren't resolved.
94. The ATT Office of the President CSR (Terri) and Walsh had several discussions trying to resolve this dispute. Unfortunately, they were unable to resolve the dispute as of January 18, 2019. As a result, Terri informed Walsh she would no longer be involved and the offer she presented would be withdrawn.
95. Soon thereafter, Shewanna [the senior AT&T Corporate CSR involved late last year] called Walsh to present AT&T's offer one more time, but this time adding an additional \$100 to the terms Terri had presented. Walsh thanked her for the call and her time but told her the amounts being offered were substantially below the terms of our **Agreement** and where AT&T needed to be in order to resolve this dispute. Shewanna asked what did Walsh want? Walsh told her he had given Terri specific financial guidance about that, that he was not going to negotiate against himself, and that if AT&T wanted to resolve this dispute they should present a better offer.
96. This dispute remains unresolved. As has been said many times, the terms of the [May 18, 2018] **Agreement** which is **enforceable** are: a) AT&T is to provide Walsh their lowest prices for the landline phone services provided; b) the monthly landline phone cost is to be approximately \$130 for the same phone services provided; and c) a refund of the excess billing amount is to be paid to Walsh which now totals \$4,726.73.

97. Note: Last July AT&T repudiated and denied the existence of our **Agreement**. Now AT&T is being hypocritical and contradictory since in correspondences dated February 21, 2019 and April 11, 2019 AT&T now refers to landline phone agreements that expire on May 19, 2019 and May 22, 2019, respectively, approximately one-year after the **Agreement**. The [May 18, 2018] **Agreement** does exist. It is enforceable. And AT&T cannot have it both ways.
98. AT&T's latest act of intentional deception, misrepresentation and acting in bad faith is their recent violation of the November 2018 Monthly Phone Bill Payment Deferral Agreement between AT&T and Walsh [See paragraphs 76-80] whereby all monthly bill payments beginning with the November 2018 landline phone bill were deferred until this dispute is resolved. Contrary to this Agreement, Walsh received the attached Telephone Termination Notice on Saturday, April 20, 2019. AT&T threatened to terminate Walsh's landline phone service and, by consequence, release his 3 phone numbers unless Walsh paid all of AT&T's inflated, erroneously determined past due amounts of \$1,401.50 before April 22, 2019. In other words, AT&T delivered their Termination Notice on a Holiday weekend, and required Walsh to make full payment on their inflated, erroneous bill claim on a Saturday or Sunday – when no one from AT&T was available to contact or discuss this billing dispute or AT&T's violation of the 2018 Bill Payment Deferral Agreement. Btw, AT&T claims \$1,673.79 was due (including \$242.39 of current charges, plus \$1,431.40 in unpaid prior phone charges plus improper late fees) when in fact the correct total amount that would be payable was only \$780 which was supposed to be due and payable only when this dispute is resolved. [Incidentally, the \$893.79 difference between AT&T's inflated \$1,673.79 claim and the \$780 correct billing amount is the excess billing amount for 6 months. Furthermore, and also contrary to the November Payment Deferral Agreement, AT&T has improperly charged Walsh \$92.22 in late payment fees. No such late fees were supposed to be assessed.]
99. The April 20, 2019 Termination Notice is improper, the amounts claimed are vastly inflated, and violate good-faith dealings during this dispute. AT&T's claim is tantamount to extortion, and another demonstration that AT&T flagrantly violates agreements without regard. To safeguard his 3 landline phone numbers, Walsh paid AT&T \$1,431.40 on Sunday April 21, 2019 under duress and disagreement. See attached payment receipt. Note: Instead of Walsh owing AT&T, AT&T owes Walsh \$4,726.73 because of their improper, inflated billing practices which violate Illinois Statute.

### **SUMMARY OF REQUESTED RELIEF**

100. Walsh respectfully requests judgement in its favor against AT&T that provides:
101. Prompt refund payment to Walsh in the amount of \$4,726.73 representing the current excess billing amount as of April 26, 2019, subject to any further excess billing adjustment;

102. Continuation of the same landline phone services as currently provided at a total monthly phone bill amount of \$130 for the balance of 2019 and the year of 2020, subject to any future change or adjustment in the phone billing related regular monthly Fees, Surcharges and Taxes;
103. Cancellation of AT&T's claimed outstanding unpaid phone bill balance which has been applied and credited against the excess billing amount due Walsh;
104. Payment of civil penalties to the State of Illinois in the amount of 0.00825% of the intrastate annual telecommunications revenue for the Illinois Bell Telephone Company, LLC d/b/a AT&T Wholesale and d/b/a AT&T Illinois for each of the 26 acts of monthly landline billing rate violations of Illinois Statutes;
105. Permanent injunctive relief throughout the State of Illinois against AT&T's use of deceptive, misleading and unclear customer monthly billings and against AT&T's use of customer service representatives (herein "CSRs") in a deceptive, false or misleading manner or involving misrepresentations, false promises or pretenses in any oral, written or electronic communication to any Illinois individual, business or other entity customer or prospect;
106. Permanent injunctive relief throughout the State of Illinois against AT&T's violation of the just, reasonable, affordable and/or non-discriminatory billing rate standards stipulated in Illinois Statutes in any billing dealings with any Illinois individual, business or other entity customer; and
107. Permanent injunctive relief throughout the State of Illinois requiring AT&T to include with each monthly or recurring customer billing report, communication or equivalent document for any telecommunication service being provided by AT&T or successor entity, including without limitation all related or affiliated entities directly or indirectly under the ownership, control or direction of AT&T, to any Illinois individual, business or other entity including within that recurring document: i) information in clearly described and understandable terms and dollar amounts detailing AT&T's lowest price, average price and the range of its product/service pricing for the same, similar or equivalent telecommunication service that AT&T provides to such customer both for within that customer's zip code and for in the customer's surrounding 5-zip code geographic area, ii) in clearly described and understandable terms how that customer can obtain from AT&T that such average price and such lowest price which AT&T is charging for such service; and iii) a statement of attestation by a duly authorized officer or manager of AT&T that such billing amount and any pricing changes being charged to that customer fully comply with the pricing standards stipulated under Illinois law.

108. Attached are the following:
109. A summary spreadsheet of Walsh's AT&T monthly landline phone bills;
110. A summary of the related monthly Fees, Surcharges and Taxes details;
111. The following landline monthly phone bills for January, February and October 2017 bills; for May, June, July and November 2018 bills; and the most recent April 2019 bill,
112. The improper April 16, 2019 AT&T Landline Phone Disconnect Notice, and Receipt of Payment made by Walsh under duress.

Walsh DBA Westgate Financial Group  
v.  
Illinois Bell Telephone LLC  
ICC Formal Complaint Supplement

ATT Monthly Landline Phone Bills				*****Phone Plan & Services (3 lines, 2 Voice & 1 Fax)*****										*****Long Distance (3 Lines)*****										*****Messaging (2 Voice lines)***			*****TOTAL*****					
*****Bill Summary*****				Increases in Bold				Total Net Phone				FST				Long Distance				TOTAL				TOTAL				TOTAL				
Plans?	Services	Messaging	Long Dist	Total	Non Payment Interest Charge	Phone Line Charge	Line Backer	Other	Total Per Line	Cost for 3 Lines	(a negative crac a cost increas CREDITS	FST	Fees & Surcharge	Taxes	FST % of Net Phone Charge	Long Distance Indiv Call Charge	MINIMUM USAGE CHARGE	Call Activity	Plan Fee	Call Plan	Surcharges	Taxes	TOTAL Long Distance	MESSAGING	CREDITS	TOTAL MESS	TOTAL MONTHLY CHARGE	Total FST	Total Net Phone Bill w/out FST	FST % of Net Bill		
Apr-19	198.05	10.10	34.24	242.39	29.90	85.00		7.15	72.15	218.95	75.16	141.79	31.08	25.20	56.26	198.05	39.7%	3 calls	15.00	10.00	5.14	4.10	34.24	44.88	(34.78)	10.10	242.39	65.50	176.89	37.0%		
Mar-19	198.68	10.10	34.24	243.02	24.13	85.00		7.15	72.15	218.95	75.00	141.95	31.45	25.28	56.73	198.68	40.0%	14 calls	15.00	10.00	5.14	4.10	34.24	44.88	(34.78)	10.10	243.02	65.97	177.05	37.3%		
Feb-19	199.45	10.10	31.30	240.85	18.57	85.00		7.15	72.15	218.95	75.00	141.95	32.22	25.28	57.50	199.45	40.5%	2 calls	15.00	8.00	4.54	3.78	31.30	44.88	(34.78)	10.10	240.85	65.60	175.05	37.6%		
Jan-19	200.08	10.10	68.00	276.18	12.27	85.00		7.15	72.15	218.95	73.79	143.15	31.46	25.46	56.92	200.08	38.5%		50.00	8.00		7.94	65.94	44.88	(34.78)	10.10	276.12	64.66	211.26	30.7%		
Dec-18	211.05	10.10	11.62	232.77	7.35	85.00		7.15	72.15	218.95	57.94	150.48	26.47	32.10	60.57	211.05	40.3%	6 calls	-	-	-	3.82	11.62	44.88	(34.78)	10.10	232.77	64.19	168.58	38.1%		
Nov-18	259.97	20.00	68.39	346.36		51.83	11.40	7.15	70.38	210.54	10.26	200.28	28.35	31.34	59.69	259.97	29.8%	2 calls	-	8.00		15.89	68.39	44.88	(24.88)	20.00	346.36	75.58	270.78	27.9%		
Oct-18	260.16	20.00	80.51	360.67		51.83	11.40	7.15	70.38	210.54	10.09	200.45	28.35	31.36	59.71	260.16	29.8%	18 calls	-	8.00		24.00	80.51	44.88	(24.88)	20.00	360.67	83.71	276.96	30.2%		
Sep-18	259.15	20.00	69.87	349.02		51.83	11.40	7.21	70.44	210.72	10.26	200.46	27.41	31.28	58.69	259.15	29.3%	11 calls	-	8.00		19.37	89.87	44.88	(24.88)	20.00	349.02	78.06	270.96	28.8%		
Aug-18	259.15	20.00	93.20	372.35		51.83	11.40	7.21	70.44	210.72	10.26	200.46	27.41	31.28	58.69	259.15	29.3%	16 calls	-	8.00		27.88	93.20	44.88	(24.88)	20.00	372.35	86.57	285.78	30.3%		
Jul-18	259.63	20.00	72.34	351.97		51.83	11.40	7.21	70.44	210.72	9.85	200.87	27.41	31.35	58.76	259.63	29.3%	18 calls	-	8.00		21.77	72.34	44.88	(24.88)	20.00	351.97	80.53	271.44	29.7%		
June 19, 2018 Adjustment				141.65																												
Jun-18	215.75	20.00	6.51	242.26	net \$100.61	51.83	11.40	6.84	70.07	209.61	20.52	164.22	28.46	25.07	51.53	215.75	31.4%	23 calls	(5.00)	8.00		8.23	6.51	44.88	(24.88)	20.00	242.26	59.76	182.50	32.7%		
May-18	281.38	44.88	58.27	385.51		45.33	11.40	6.84	63.57	182.12	(11.87)	264.09	27.15	30.12	57.27	261.36	28.1%	30 calls	37.50	8.00		13.77	58.27	44.88	-	44.88	385.51	71.64	294.47	24.1%		
May 18 2018 Agreement with ATT Retention Dept of \$165 Monthly Bill + Tax & Surcharges for an approx Monthly bill of ~ \$130. The \$165 monthly service bill was supposed to be AT&T lowest price for each element; with \$28 per line charges or \$75 plus \$10 for Long Distance plus \$10 + \$10 for Messaging PLUS refund of excess billing amount since Feb 2017...Refund amount now \$4,726.73																																
Apr-18	211.17	44.88	58.60	315.65		35.33	11.40	6.84	53.57	162.12	0.11	162.01	26.20	22.96	49.16	211.17	30.3%	30 calls	37.50	8.00		14.10	58.60	44.88	-	44.88	315.65	63.26	252.39	25.1%		
Mar-18	211.61	44.88	58.66	316.15		35.33	11.40	6.84	53.57	162.12	-	162.12	26.47	23.02	49.49	211.61	30.5%	31 calls	37.50	8.00		14.11	58.66	44.88	-	44.88	316.15	63.60	252.55	25.2%		
Feb-18	211.61	44.88	58.60	316.09		35.33	11.40	6.84	53.57	162.12	-	162.12	26.47	23.02	49.49	211.61	30.5%	77 calls	37.50	8.00		14.10	58.60	44.88	-	44.88	316.09	63.59	252.50	25.2%		
Jan-18	211.54	44.88	60.55	316.97		35.33	11.40	6.84	53.57	162.12	-	162.20	26.16	23.18	49.34	211.54	30.4%	36 calls	37.50	8.00		14.23	60.55	44.88	-	44.88	316.97	63.57	253.40	25.1%		
Dec-17	207.91	59.37	44.88	312.16		35.33	11.40	6.84	53.57	162.12		162.12	22.65	23.14	45.79	207.91	28.2%	17 calls	37.50	8.00		13.87	59.37	44.88	-	44.88	312.16	59.66	252.50	23.6%		
Nov-17	207.91	44.88	59.37	312.16		35.33	11.40	6.84	53.57	162.12		162.12	22.65	23.14	45.79	207.91	28.2%	54 calls	37.50	8.00		13.87	59.37	44.88	-	44.88	312.16	59.66	252.50	23.6%		
Oct-17	241.53	44.88	58.85	345.26		35.33	11.40	6.84	53.57	162.12	(28.19)	190.31	23.28	27.94	51.22	241.53	26.9%	19 calls	37.50	8.00		13.35	58.85	44.88	-	44.88	345.26	64.57	280.69	23.0%		
Sep-17	171.57	44.88	58.85	275.30		25.33	11.40	6.83	43.58	132.09		132.09	21.53	17.95	39.48	171.57	29.9%	31 calls	37.50	8.00		13.35	58.85	44.88	-	44.88	275.30	52.83	222.47	23.7%		
Aug-17	171.57	44.88	58.78	275.23		25.33	11.40	6.83	43.58	132.09		132.09	21.53	17.95	39.48	171.57	29.9%	22 calls	37.50	8.00		13.28	58.78	44.88	-	44.88	275.23	52.76	222.47	23.7%		
Jul-17	172.09	44.88	58.88	275.85		25.33	11.40	6.83	43.58	132.09	(0.79)	132.88	21.15	18.06	39.21	172.09	29.5%	17 calls	37.50	8.00		13.38	58.88	44.88	-	44.88	275.85	52.59	223.26	23.8%		
Jun-17	165.21	44.88	59.88	269.97		25.33	11.40	6.30	43.03	130.50		130.50	17.71	17.00	34.71	165.21	26.6%	44 calls	37.50	8.00		13.38	58.88	44.88	-	44.88	269.97	49.09	220.88	21.8%		
May-17	165.21	44.88	59.58	269.67		25.33	11.40	6.30	43.03	130.50		130.50	17.71	17.00	34.71	165.21	26.6%	34 calls	37.50	8.00		13.58	59.58	44.88	-	44.88	269.67	48.29	221.38	21.8%		
Apr-17	165.28	44.88	59.02	269.18		25.33	11.40	6.30	43.03	130.50	(0.07)	130.57	17.71	17.00	34.71	165.28	26.6%	13 calls	37.50	8.00		13.28	59.02	44.88	-	44.88	269.18	47.99	221.19	21.7%		
Mar-17	165.01	44.88	58.89	268.58		25.33	11.40	6.30	43.03	130.50		130.50	17.53	16.98	34.51	165.01	26.4%	19 calls	37.50	8.00		13.19	58.69	44.88	-	44.88	268.58	47.70	220.88	21.6%		
Feb-17	165.01	44.88	72.02	281.91		25.33	11.40	6.30	43.03	130.50		130.50	17.53	16.98	34.51	165.01	26.4%	19 calls	42.25	8.00		16.49	72.02	44.88	-	44.88	281.91	51.00	230.91	22.1%		
Jan-17	163.85	(10.88)	29.92	182.92		25.33	11.40	6.30	43.03	130.50	0.06	129.54	17.52	16.82	34.34	163.88	26.5%	38 calls	15.00	8.00		6.92	29.92	44.88	(55.76)	(10.88)	182.92	41.26	141.66	29.1%		
Dec-16	164.11	(10.88)	29.92	183.15		25.33	11.40	6.30	43.03	130.50		129.60	17.67	16.84	34.51	164.11	26.8%	25 calls	15.00	8.00		6.92	29.92	44.88	(55.76)	(10.88)	183.15	41.43	141.72	29.2%		
Nov-16	164.11	(10.88)	30.23	183.46		25.33	11.40	6.30	43.03	130.50		129.60	17.67	16.84	34.51	164.11	26.8%	16 calls	15.00	8.00		7.01	30.23	44.88	(55.76)	(10.88)	183.46	41.52	141.94	29.3%		
Oct-16	164.05	(10.88)	30.00	183.17		25.33	11.40	6.30	43.03	130.50	0.06	129.54	17.67	16.84	34.51	164.05	26.6%	7 calls	15.00	8.00		7.00	30.00	44.88	(55.76)	(10.88)	183.17	41.51	141.66	29.3%		
Sep-16	164.12	(10.88)	30.00	183.24		25.33	11.40	6.30	43.03	130.50	-	129.60	17.67	16.85	34.52	164.12	26.6%	11 calls	15.00	8.00		7.00	30.00	44.88	(55.76)	(10.88)	183.24	41.52	141.72	29.3%		

Walsh DBA Westgate Financial Group  
v.  
Illinois Bell Telephone LLC  
ICC Formal Complaint Supplement

ATT Monthly Landline Phone Bills

*****Phone Plan & Services (3 lines, 2 Voice & 1 Fax)*****										*****SURCHARGES*****										*****ATT FEE*****										*****TAXES*****										Total Fees		Total Net		FST as %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
*****Bill Summary*****										*****Increases in Bold*****										*****Total Net Phone*****										*****Total Surcharged*****										*****Total Fees*****										Total		Total		FST as %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
*****Plans/*****				Non Payment		Phone Line		Line Backer		Other		Total Per Line		Cost for 3 Lines		(a negative crec a cost increas CREDITS		Charge without FST		911 CHICAGO		IL Infr Mai		IL Addl		Fed Univ		IL Univ		IL Telecon		Total Surcharges		AT&T Cost Assessment		ATT Fees & Surcharge		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %		Fees %	







BRANDON WALSH  
86A WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-6415

Page 2 of 3  
Account Number 312 337-1953  
Billing Date Jan 13, 2017

Invoice Number 312337195301

### Plans and Services

#### Local Calls - Continued

Call(s) Charged to 312 337-1977  
Unlimited Local Usage Plan Summary  
2 Call(s) billed at no charge per call  
Total Call(s) Charged to 312 337-1977

.00  
.00

#### Call(s) Charged to 312 337-2002

Unlimited Local Usage Plan Summary  
5 Call(s) billed at no charge per call  
Total Call(s) Charged to 312 337-2002  
Total Local Calls

.00  
.00  
.00

#### Surcharges and Other Fees

9-1-1 Emergency System  
Billed for Chicago  
State Infrastructure Maintenance Fee  
State Additional Charges  
Federal Universal Service Fee  
IL Universal Service Fee  
IL Telecom Relay Svc and Exp  
Total Surcharges and Other Fees

11.70  
.50  
.00  
4.20  
.90  
.06  
17.82

#### Taxes

Federal at 3%  
Illinois at 7%  
Municipal Telecommunications Tax  
Total Taxes

2.68  
5.97  
6.97  
15.62

Total Plans and Services

163.82

### AT&T Long Distance

Message Regarding Terms & Conditions:  
To view your Terms & Conditions for AT&T Long  
Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications)  
or call AT&T at the toll free number on your bill.

#### Invoice Summary

(as of January 01, 2017)

#### Current Charges

Service Charges  
Credits and Adjustments  
Call Charges  
Surcharges and Other Fees  
Taxes  
Total Invoice Summary

23.00  
.00  
.00  
3.30  
3.62  
29.92

#### Service Charges

#### Monthly Service Charges

Type of Service	Period	Qty	
1. AFL Unlimited 3 Ln	12/27-01/20	1	15.00

#### Invoice Billing - Continued

2. Bus Intl Cing Stand	12/27-01/20	1	8.00
Total Monthly Service Charges			23.00

#### Total Service Charges

23.00

#### Call Charges - Nov 27th thru Dec 26th

#### Calls for 312-337-1853

##### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
3	11-28	1053A	ST LOUIS	MO 314 726-2152	D	1:30	.00
4	11-29	1028A	ELK GROVE	IL 847 852-8338	D	0:30	.00
5	11-29	303P	ELK GROVE	IL 847 852-8338	D	0:42	.00
6	11-30	836A	SPRINGFIELD	IL 217 785-4932	D	1:36	.00
7	12-02	355P	HINSDALE	IL 630 868-8205	D	0:30	.00
8	12-02	413P	HIGHLANDPK	IL 847 748-0258	D	14:48	.00
9	12-05	846A	NEW YORK	NY 212 615-3435	D	0:38	.00
10	12-06	910A	NEW YORK	NY 212 615-3435	D	0:54	.00
11	12-06	912A	BROOKLYN	NY 917 873-2901	D	0:54	.00
12	12-06	914A	NEW YORK	NY 212 615-3435	D	2:06	.00
13	12-06	928A	NEW YORK	NY 212 615-3435	D	1:30	.00
14	12-06	1027A	NEW YORK	NY 212 615-3435	D	0:48	.00
15	12-06	1134A	NEW YORK	NY 212 615-3435	D	1:48	.00
16	12-07	950A	WHEELING	IL 847 541-4524	D	1:08	.00
17	12-07	952A	ELK GROVE	IL 847 852-8338	D	0:42	.00
18	12-07	1014A	CONASSET	PA 781 383-3200	D	10:00	.00
19	12-09	1133A	WHEELING	IL 847 541-4524	D	0:42	.00
20	12-09	1134A	ELK GROVE	IL 847 852-8338	D	0:42	.00
21	12-12	338P	NEW YORK	NY 212 615-3435	D	0:36	.00
22	12-13	1104A	ELK GROVE	IL 847 852-8338	D	0:36	.00
23	12-14	313P	HINSDALE	IL 630 868-8204	D	0:30	.00
24	12-14	315P	HINSDALE	IL 630 868-8205	D	1:42	.00
25	12-15	330P	NEW YORK	NY 212 940-3653	D	0:48	.00
26	12-16	1158A	NEW YORK	NY 212 874-7500	D	3:18	.00
27	12-16	221P	ELK GROVE	IL 847 852-8338	D	0:36	.00
28	12-17	1106A	NEW YORK	NY 212 874-7500	D	3:00	.00
29	12-21	840A	NEW YORK	NY 212 940-3653	D	0:36	.00
30	12-21	912A	ELK GROVE	IL 847 852-8338	D	1:54	.00
31	12-21	921A	NEW YORK	NY 212 940-3653	D	0:30	.00
32	12-22	931A	NEW YORK	NY 212 940-3653	D	0:30	.00
33	12-22	937A	BROOKLYN	NY 917 803-8175	D	0:30	.00
34	12-22	945A	ST LOUIS	MO 314 726-2152	D	1:30	.00
35	12-22	947A	DOMMERSGRV	IL 630 743-5019	D	3:54	.00
36	12-23	1238P	NAPERVILLE	IL 630 303-2733	D	0:48	.00

Subtotal Domestic Calls for 312-337-1853

.00

Total Domestic Calls for 312-337-1853

.00

Total Calls for 312-337-1853

.00

#### Calls for 312-337-2002

##### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
37	12-02	300P	NORTHBROOK	IL 847 714-9000	D	1:06	.00



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 3 of 3  
Account Number 312 337-1953-1009  
Billing Date Jan 13, 2017  
Invoice Number 312337195301

## AT&T Long Distance

### Invoice Billing - Continued

No.	Date	Time	Place Called	Number	Code	Min	Amount
1	12-02	301P	HIGHLANDPK IL	847 433-7157	D	0:30	.00

Subtotal Domestic Calls for 312-337-2002 .00

Total Domestic Calls for 312-337-2002 .00

Total Calls for 312-337-2002 .00

Total Call Charges .00

### Surcharges and Other Fees

2. Federal Regulatory Fee	.47
3. Federal Universal Service Fee	2.58
4. IL ICC Fee Recovery	.01
5. IL State Infrastructure Maintenance Fee Recov	.13
6. IL USF Surcharge	.11
Total Surcharges and Other Fees	3.30

### Taxes

7. Federal	.00
8. State	1.81
9. Municipal	1.81
10. Non Home State	.00
Total Taxes	3.62

Total Invoice Charges 29.92

### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Instate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

Total AT&T Long Distance 29.92

## AT&T Messaging

### Promotions and Discounts

Item

No.	Description	
1	Discount for All For Less - Unified Messaging for Bill Period Jan 13, 2017	24.88CR
2	UM Customer Discount for Bill Period Jan 13, 2017.	30.88CR
Total Promotions and Discounts		55.76CR

### Monthly Service - Jan 13 thru Feb 12

Charges for 312 337-1953	
Unified Messaging Lite	22.44

### Monthly Service - Continued

#### Charges for 312 337-2002

Unified Messaging Lite	22.44
Total Monthly Service	44.88

Total AT&T Messaging 10.88CR

## News You Can Use

### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that MUST be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$182.92.

### CARRIER INFO

AT&T Long Distance, or a company that resells their service, is your long distance and local toll carrier.

### PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.

### RATE INCREASES

Effective March 1, 2017, the monthly recurring rates for the following services will increase: Call Waiting from \$24.20 to \$27.83; Three-Way Calling from \$22.99 to \$26.44; Caller ID from \$33.08 to \$38.04; Call Forwarding from \$24.20 to \$27.83; Remote Call Forwarding, initial and additional paths, from \$44.10 to \$50.72 and Privacy Manager from \$48.40 to \$55.66. If you have any questions or wish to learn more about our money saving packages or other products and services, please call an AT&T Service Representative at the toll-free number on your bill or visit us online at www.att.com.



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 1 of 3  
Account Number 312 337-1953  
Billing Date Feb 13, 2017

Web Site att.com

Invoice Number 312337195302

Jan 14 - Feb 13, 2017

#### Bill-At-A-Glance

Previous Bill	182.92
Payment Received 2-07 - Thank You!	182.92CR
Adjustments	.00
Balance	.00
Current Charges	281.91
<b>Amount to be Debited</b>	<b>\$281.91</b>
Your Credit Card will be Debited by	Mar 9, 2017

#### Billing Summary

Online: att.com/myatt

<b>Plans and Services</b>	165.01
1-800-321-2000	
Repair Service:	
1-800-246-8464	
For more information on products and services call	
1-800-321-2000	
<b>AT&amp;T Long Distance</b>	72.02
1-800-321-2000	
<b>AT&amp;T Messaging</b>	44.88
1-800-321-2000	
<b>Total of Current Charges</b>	<b>281.91</b>

#### AT&T Benefits

Thank you for choosing AT&T.  
Your ALL FOR LESS package includes Local/Long Distance voice service and additional qualifying products. Your discounts are reflected in the applicable bill section for each of your services.

#### Plans and Services

##### Monthly Service - Feb 13 thru Mar 12

Charges for 312 337-1953	
Monthly Charges	76.00
LINE-BACKER®	11.40
Federal Access Charge	6.30

Charges for 312 337-1977	
LINE-BACKER®	11.40
Federal Access Charge	6.30

Charges for 312 337-2002	
Monthly Charges	1.40
LINE-BACKER®	11.40
Federal Access Charge	6.30
<b>Total Monthly Service</b>	<b>130.50</b>

##### Local Calls

Call(s) Charged to 312 337-1953	
Unlimited Local Usage Plan Summary	
75 Call(s) billed at no charge per call	.00
<b>Total Call(s) Charged to 312 337-1953</b>	<b>.00</b>

Call(s) Charged to 312 337-2002	
Unlimited Local Usage Plan Summary	
1 Call(s) billed at no charge per call	.00
<b>Total Call(s) Charged to 312 337-2002</b>	<b>.00</b>
<b>Total Local Calls</b>	<b>.00</b>

##### Surcharges and Other Fees

9-1-1 Emergency System	
Billed for Chicago	11.70
State Infrastructure Maintenance Fee	.50
State Additional Charges	.08
Federal Universal Service Fee	4.20
IL Universal Service Fee	.99
IL Telecom Relay Svc and Eqp	.06
<b>Total Surcharges and Other Fees</b>	<b>17.53</b>

#### News You Can Use Summary

PREVENT DISCONNECT      CARRIER INFO  
PAYMENT OPTIONS      PAY-PER-CALL INFO  
See "News You Can Use" for additional information.

Local Services provided by AT&T Illinois, AT&T Indiana, AT&T Michigan,  
AT&T Ohio or AT&T Wisconsin based upon the service address location.

GO GREEN - Enroll in paperless billing.

Your Credit Card will be  
Debited by

Mar 9, 2017

Amount to  
Be Debited

**\$281.91**



Billing Date Feb 13, 2017

Account Number

**312 337-1953 798 9**

BRANDON WALSH  
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305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

AT&T  
PO BOX 5080  
CAROL STREAM IL 60197-5080

731203370195379825068002307300000000000000281910000000000



BRANDON WALSH  
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CHICAGO, IL 60614-5415

Page 2 of 3  
Account Number 312 337-1953  
Billing Date Feb 13, 2017  
Invoice Number 312337195302

### Plans and Services

Taxes	
Federal at 3%	2.90
Illinois at 7%	7.04
Municipal Telecommunications Tax	7.04
<b>Total Taxes</b>	<b>16.98</b>
<b>Total Plans and Services</b>	<b>165.51</b>

### AT&T Long Distance

Message Regarding Terms & Conditions:  
To view your Terms & Conditions for AT&T Long Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications) or call AT&T at the toll free number on your bill.

Invoice Summary  
(as of February 04, 2017)

Current Charges	
Service Charges	60.25
Credits and Adjustments	.00
Call Charges	5.28
Surcharges and Other Fees	7.79
Taxes	6.70
<b>Total Invoice Summary</b>	<b>72.62</b>

#### Service Charges

#### Monthly Service Charges

Type of Service	Period	Qty	
1. AFL Unlimited 3 Ln (Adjusted)	01/19-01/28	1	4.00CR
2. AFL Unltd 3 Lns N2M (Prorated)	01/20-01/28	1	6.75
3. AFL Unltd 3 Lns N2M	01/27-02/28	1	37.50
4. Bus Intl Cng Stand	01/27-02/28	1	8.00
<b>Total Monthly Service Charges</b>			<b>56.25</b>
<b>Total Service Charges</b>			<b>60.25</b>

Call Charges - Dec 27th thru Jan 28th  
Calls for 312-337-1953

Domestic							
No.	Date	Time	Place Called	Number	Code	Min	Amount
6	12-27	1034A	NEW YORK	NY 212 840-2000	D	0:30	.00
8	12-27	1035A	NEW YORK	NY 212 840-2000	D	1:00	.00
7	1-04	1154A	ELK GROVE	IL 847 652-0338	D	1:18	.00
8	1-05	330P	NEW YORK	NY 212 840-3053	D	0:48	.00
9	1-18	112P	BEVERLYHLS	CA 310 289-8044	D	3:12	.00
10	1-18	226P	ELK GROVE	IL 847 652-0338	D	0:30	.00
11	1-18	417P	ELK GROVE	IL 847 652-0338	D	0:54	.00
12	1-23	135P	PHILA	PA 215 247-0945	D	1:18	.00
13	1-23	254P	WINDDALE	IL 630 986-8204	D	0:36	.00
14	1-23	255P	WINDDALE	IL 630 986-8205	D	0:42	.00
15	1-23	348P	WEBSTERSV	MO 314 961-0500	D	5:12	.00
16	1-23	357P	HACKENSACK	NJ 201 270-6179	D	4:18	.00
17	1-24	210P	CORONA	CA 951 735-9220	D	17:42	.00

#### Invoice Billing - Continued

No.	Date	Time	Place Called	Number	Code	Min	Amount
18	1-24	350P	PHILA	PA 215 247-0945	D	4:18	.00

Subtotal Domestic Calls for 312-337-1953 .00

Total Domestic Calls for 312-337-1953 .00

#### International

No.	Date	Time	Place Called	Number	Code	Min	Amount
19	1-09	106P	MURADO	377677788350	T	37:08	4.82
20	1-24	1222P	ITALY	390815538774	T	1:00	.18
21	1-26	452A	ITALY	390815538774	T	1:18	.17

Subtotal International Calls for 312-337-1953 5.12

Total International Calls for 312-337-1953 5.12

Total Calls for 312-337-1953 5.12

#### Calls for 312-337-2902

International							
No.	Date	Time	Place Called	Number	Code	Min	Amount
22	1-26	448A	ITALY	390815538774	T	1:12	.18

Subtotal International Calls for 312-337-2902 .18

Total International Calls for 312-337-2902 .18

Total Calls for 312-337-2902 .18

Total Call Charges 5.28

#### Surcharges and Other Fees

23. Federal Regulatory Fee	1.72
24. Federal Universal Service Fee	5.40
25. IL SOC Fee Recovery	.03
26. IL State Infrastructure Maintenance Fee Recov	.32
27. IL USF Surcharge	.32
<b>Total Surcharges and Other Fees</b>	<b>7.79</b>

#### Taxes

28. Federal	.00
29. State	4.35
30. Municipal	4.35
31. Non Home State	.00
<b>Total Taxes</b>	<b>8.70</b>



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Page 3 of 3  
Account Number 312 337-1953  
Billing Date Feb 13, 2017  
Invoice Number 312337195302

## AT&T Long Distance

### Invoice Billing - Continued

Total Invoice Charges 72.02

#### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Intrastate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

Total AT&T Long Distance 72.02

## AT&T Messaging

### Monthly Service - Feb 13 thru Mar 12

#### Charges for 312 337-1953

Unified Messaging Lite 22.44

#### Charges for 312 337-2002

Unified Messaging Lite 22.44

Total Monthly Service 44.88

Total AT&T Messaging 44.88

## News You Can Use

### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that MUST be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$281.91.

### CARRIER INFO

AT&T Long Distance, or a company that resells their service, is your long distance and local toll carrier.

### PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.

### News You Can Use - Continued

#### PAY-PER-CALL INFO

Pay-per-call information services are provided over telephone numbers beginning with 900 or 976. 900/976 blocking may be available by calling your AT&T representative at the number listed on your bill. Blocking is free the first time it is requested. If blocking is removed and later reactivated, a charge may apply. Requests to remove 900/976 Blocking must be submitted in writing. You may withhold payment if you dispute 900/976 charges within 60 days. Action to collect disputed amounts will be suspended pending investigation of the dispute. Your local and long-distance telephone service cannot be suspended or disconnected for nonpayment of 900/976 charges. Companies that provide 900/976 service may take other actions to collect 900/976 charges you have not paid for and have not disputed. If you fail to pay legitimate 900/976 charges, access to 900/976 numbers may be involuntarily blocked. Partial payments will be applied first to basic phone service, then to 900/976 charges. You may not be billed for 900/976 services that do not comply with Federal laws and regulations.



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Page 1 of 3  
Account Number 312 337-1953  
Billing Date Oct 13, 2017  
Web Site att.com  
Invoice Number 312337195310

Sep 14 - Oct 13, 2017

#### Bill-At-A-Glance

Previous Bill	275.30
Payment Received 10-09 - Thank You!	275.30CR
Adjustments	.00
Balance	.00
Current Charges	345.26
<b>Amount to be Debited</b>	<b>\$345.26</b>
Your Credit Card will be Debited by	Nov 7, 2017

#### Billing Summary

Online: att.com/myatt

<b>Plans and Services</b>	241.53
1-800-321-2000	
Repair Service:	
1-800-246-8464	
For more information on products and services call	
1-800-321-2000	
<b>AT&amp;T Long Distance</b>	58.95
1-800-321-2000	
<b>AT&amp;T Messaging</b>	44.98
1-800-321-2000	
<b>Total of Current Charges</b>	<b>345.26</b>

#### News You Can Use Summary

PREVENT DISCONNECT  
PAYMENT OPTIONS  
CARRIER INFO  
RATE INCREASE  
See "News You Can Use" for additional information.

#### AT&T Benefits

Thank you for choosing AT&T  
Your ALL FOR LESS package includes Local/Long Distance voice service and additional qualifying products. Your discounts are reflected in the applicable bill section for each of your services.

#### Plans and Services

##### Monthly Service - Oct 13 thru Nov 12

Charges for 312 337-1953	
Monthly Charges	106.00
LINE-BACKER®	11.40
Federal Access Charge	6.84

Charges for 312 337-1977	
LINE-BACKER®	11.40
Federal Access Charge	6.84

Charges for 312 337-2002	
Monthly Charges	1.40
LINE-BACKER®	11.40
Federal Access Charge	6.84
<b>Total Monthly Service</b>	<b>162.12</b>

##### Additions and Changes to Service

This section of your bill reflects charges and credits resulting from account activity.

Item	No.	Description	Quantity	Monthly Rate	Amount Billed
------	-----	-------------	----------	--------------	---------------

Date: Oct 12, 2017

##### Order Number R9038277363

Effective Sep 15, 2017, your Bill reflects an increase of \$30.00 in your Monthly Service charges. Charges are prorated from Sep 15, 2017 thru Oct 12, 2017

1. Monthly Service	27.99
--------------------	-------

Effective Oct 1, 2017, your Bill reflects an increase of \$51 in your Monthly Service charges. Charges are prorated from Oct 1, 2017 thru Oct 12, 2017

2. Monthly Service	.20
--------------------	-----

Total Charges for Order Number R9038277363

<b>Total Additions and Changes to Service</b>	<b>28.19</b>
---	--------------

Local Services provided by AT&T Illinois, AT&T Indiana, AT&T Michigan, AT&T Ohio or AT&T Wisconsin based upon the service address location.

GO GREEN - Enroll in paperless billing.

Your Credit Card will be  
Debited by

Nov 7, 2017

Amount to  
Be Debited

**\$345.26**



Billing Date Oct 13, 2017

Account Number

**312 337-1953 798 9**

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

AT&T  
PO BOX 6060  
CAROL STREAM IL 60197-6060

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Page 2 of 3  
Account Number 312 337-1953  
Billing Date Oct 13, 2017  
Invoice Number 312337195310

### Plans and Services

#### Local Calls

Call(s) Charged to 312 337-1953

Unlimited Local Usage Plan Summary

79 Call(s) billed at no charge per call

Total Call(s) Charged to 312 337-1953

.00

.00

Call(s) Charged to 312 337-2002

Unlimited Local Usage Plan Summary

7 Call(s) billed at no charge per call

Total Call(s) Charged to 312 337-2002

Total Local Calls

.00

.00

.00

#### Surcharges and Other Fees

9-1-1 Emergency System

Billed for Chicago

State Infrastructure Maintenance Fee

State Additional Charges

Federal Universal Service Fee

IL Universal Service Fee

Cost Assessment Charge

IL Telecom Relay Svc and Eqp

Total Surcharges and Other Fees

11.70

.02

.14

5.19

2.34

2.97

.12

23.28

#### Taxes

Federal at 3%

Illinois at 7%

Municipal Telecommunications Tax

Total Taxes

4.73

11.50

11.71

27.94

Total Plans and Services

241.53

### AT&T Long Distance

Message Regarding Terms & Conditions:

To view your Terms & Conditions for AT&T Long

Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications)

or call AT&T at the toll free number on your bill.

Invoice Summary

(as of October 01, 2017)

Current Charges

Service Charges

Credits and Adjustments

Call Charges

Surcharges and Other Fees

Taxes

Total Invoice Summary

45.60

.00

.00

8.27

7.08

58.85

Service Charges

Monthly Service Charges

Type of Service

F. AFL United 3 Lns R2H

Period

09/27-10/26

Qty

1

37.50

#### Invoice Billing - Continued

2. Bus Int'l Cng Stand

09/27-10/26

1

8.00

Total Monthly Service Charges

45.50

Total Service Charges

45.50

Call Charges - Aug 27th thru Sep 28th

Calls for 312-337-1953

Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
3	8-25	4:49P	KINSDALE IL	830 888-8205	D	21:54	.00
4	8-31	10:33A	NORTHBROOK IL	847 714-9000	D	14:00	.00
5	9-01	2:54P	LAKEFOREST IL	847 234-0832	D	0:30	.00
6	9-11	3:35P	KINSDALE IL	830 888-8205	D	8:48	.00
7	9-12	3:12P	NORTHBROOK IL	847 714-9000	D	3:18	.00
8	9-12	4:24P	HIGHLANDPK IL	847 433-8735	D	2:06	.00
9	9-14	11:30A	MILWAUKEE WI	414 955-5830	D	1:30	.00
10	9-14	3:07P	KINSDALE IL	830 888-8205	D	1:18	.00
11	9-14	3:09P	KINSDALE IL	830 888-8204	D	1:42	.00
12	9-15	11:54A	MILWAUKEE WI	414 955-5830	D	0:30	.00
13	9-15	11:55A	MILWAUKEE WI	414 955-5830	D	0:30	.00
14	9-19	10:39P	NO PHOENIX AZ	602 248-8700	D	1:08	.00
15	9-22	11:30A	KINSDALE IL	830 888-8205	D	0:30	.00
16	9-22	11:32A	KINSDALE IL	830 888-8204	D	0:36	.00
17	9-22	22:1P	KINSDALE IL	830 888-8205	D	0:30	.00

Subtotal Domestic Calls for 312-337-1953

.88

Total Domestic Calls for 312-337-1953

.00

Total Calls for 312-337-1953

.00

Calls for 312-337-1977

Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
18	9-12	10:48A	LAKEFOREST IL	847 234-3397	D	0:30	.00
19	9-15	4:20P	SPRINGFIELD IL	217 557-4913	D	1:30	.00
20	9-15	4:24P	SPRINGFIELD IL	217 557-4913	D	1:30	.00

Subtotal Domestic Calls for 312-337-1977

.00

Total Domestic Calls for 312-337-1977

.00

Total Calls for 312-337-1977

.00

Calls for 312-337-2002

Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
21	9-18	6:17P	NO PHOENIX AZ	602 248-8700	D	1:18	.00
22	9-18	6:18P	NO PHOENIX AZ	602 248-8700	D	0:30	.00

Subtotal Domestic Calls for 312-337-2002

.00

Total Domestic Calls for 312-337-2002

.00

Total Calls for 312-337-2002

.00

Total Call Charges

.00





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CHICAGO, IL 60614-5415

Page 3 of 3  
Account Number 312 337-1953 2009  
Billing Date Oct 13, 2017  
Invoice Number 312337195310

### AT&T Long Distance

#### Invoice Billing - Continued

##### Surcharges and Other Fees

1. Federal Regulatory Fee	1.39
2. Federal Universal Service Fee	4.25
3. IL ICC Fee Recovery	.02
4. IL State Infrastructure Maintenance Fee Recov	.28
5. IL USF Surcharge	.35
<b>Total Surcharges and Other Fees</b>	<b>6.27</b>

##### Taxes

6. Federal	.00
7. State	3.54
8. Municipal	3.54
9. Non Home State	.00
<b>Total Taxes</b>	<b>7.08</b>

**Total Invoice Charges 58.85**

#### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Intrastate	L Late Night
M Multiple Rate Period	N Night/Weekend	P Person to Person
O Operator Completed - Dial Rates Apply	S Station to Station	T Discount Overseas
R Standard Overseas	Y Economy Overseas	3 Three Way
X Conference		

**Total AT&T Long Distance 58.85**

### AT&T Messaging

#### Monthly Service - Oct 13 thru Nov 12

##### Charges for 312 337-1953

Unified Messaging Lite 22.44

##### Charges for 312 337-2002

Unified Messaging Lite 22.44

**Total Monthly Service 44.88**

**Total AT&T Messaging 44.88**

### News You Can Use

#### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that MUST be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$342.29.

#### News You Can Use - Continued

##### CARRIER INFO

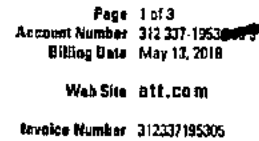
AT&T Long Distance, or a company that resells their service, is your long distance and local toll carrier.

##### PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.

##### RATE INCREASE

The Federal Universal Service Fee (supports telecommunication needs of low-income households, consumers living in high-cost areas, schools, libraries and rural hospitals), and the Federal Subscriber Line Charge increased on 10/1/2017. Lifeline customers will continue to receive credit for the Federal Subscriber Line Charge. Your current bill reflects the change. For more information, please contact an AT&T Service Representative at the phone number listed on the front of your bill.



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305 W WISCONSIN ST  
CHICAGO, IL 60614-3415

Page 2 of 3  
Account Number 312-337-1953  
Billing Date May 13, 2018  
Invoice Number 312337195305

### Plans and Services

#### Surcharges and Other Fees

9-1-1 Emergency System	
Billed for Chicago	15.00
State Infrastructure Maintenance Fee	.89
State Additional Charges	.16
Federal Universal Service Fee	5.13
IL Universal Service Fee	2.52
IL Telecom Relay Svc and Eqp	.12
Cost Assessment Charge	3.33
Total Surcharges and Other Fees	27.15

#### Taxes

Federal at 3%	5.16
Illinois at 7%	12.48
Municipal Telecommunications Tax	12.48
Total Taxes	30.12

Total Plans and Services 261.36

### AT&T Long Distance

Message Regarding Terms & Conditions:  
To view your Terms & Conditions for AT&T Long Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications) or call AT&T at the toll free number on your bill.

Invoice Summary  
(as of May 01, 2018)

Current Charges	
Service Charges	45.50
Credits and Adjustments	.00
Call Charges	.00
Surcharges and Other Fees	6.83
Taxes	7.14
Total Invoice Summary	59.27

#### Service Charges

##### Monthly Service Charges

Type of Service	Period	Qty	
1. AFL Unltd 3 Lns H2H	04/27-05/26	1	57.50
2. Bus Intl Cng Stand	04/27-05/26	1	8.00
Total Monthly Service Charges			45.50

Total Service Charges 45.50

#### Call Charges - Mar 27th thru Apr 26th

##### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
3	3-28	346P	PALATINE	IL 847 358-3590	D	8:00	.00
4	3-27	346P	PALATINE	IL 847 358-3590	D	10:12	.00
5	3-29	1244P	WINDSORE	IL 830 988-8205	D	0:30	.00
6	3-30	1008A	NORTHBROOK	IL 847 848-2800	D	1:12	.00
7	3-30	1008A	WINDSORE	IL 830 988-8205	D	32:30	.00
8	4-02	235P	IRVINE	CA 949 442-8081	D	0:30	.00

#### Invoice Billing - Continued

No.	Date	Time	Place Called	Number	Code	Min	Amount
9	4-02	243P	IRVINE	CA 949 442-8081	D	0:30	.00
10	4-02	243P	SANTA ANA	CA 714 825-3600	D	0:30	.00
11	4-02	255P	HOPKINS	MN 652 930-1300	D	14:54	.00
12	4-04	215P	CARROLLTON	TX 872 512-5800	D	3:00	.00
13	4-04	331P	WINDSORE	IL 830 988-8205	D	0:30	.00
14	4-09	1138A	WINDSORE	IL 830 988-8205	D	0:30	.00
15	4-10	308P	DESPLAINES	IL 847 899-0298	D	0:30	.00
16	4-12	235P	NORTHBROOK	IL 847 877-4400	D	0:36	.00
17	4-13	240P	NORTHBROOK	IL 847 812-4583	D	0:30	.00
18	4-13	350P	ROSELLE	IL 847 882-6909	D	10:30	.00
19	4-13	418P	LEHIGH	IL 830 739-4150	D	0:36	.00
20	4-13	518P	DESPLAINES	IL 847 899-0298	D	0:30	.00
21	4-16	110P	NAPERVILLE	IL 830 303-2733	D	0:30	.00
22	4-20	438P	WINDSORE	IL 830 988-8205	D	1:00	.00
23	4-23	114P	NAPERVILLE	IL 830 730-8341	D	0:42	.00
24	4-23	155P	WINDSORE	IL 830 988-8205	D	3:48	.00
25	4-23	247P	LIBERTYVILLE	IL 847 832-1116	D	0:30	.00
26	4-23	247P	LIBERTYVILLE	IL 847 832-1116	D	6:48	.00
27	4-23	424P	IRVINE	CA 949 442-8081	D	0:30	.00
28	4-23	425P	SANTA ANA	CA 714 825-3600	D	0:42	.00
29	4-23	426P	HOPKINS	MN 652 930-1300	D	11:42	.00
30	4-24	325P	WINDSORE	IL 830 988-8205	D	5:18	.00
31	4-24	425P	WINDSORE	IL 830 988-8205	D	0:30	.00
32	4-25	1014A	WINDSORE	IL 830 988-8205	D	0:36	.00

Subtotal Domestic Calls for 312-337-1953 .00

Total Domestic Calls for 312-337-1953 .00

Total Calls for 312-337-1953 .00

#### Calls for 312-337-1977

##### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
33	3-28	221P	SPRINGFIELD	IL 217 688-2883	D	1:48	.00
34	4-17	834A	ELKHURST	IL 830 832-9750	D	0:48	.00
35	4-17	835A	ELKHURST	IL 830 832-9750	D	0:36	.00
36	4-17	836A	JACKSONVILLE	IL 217 243-0044	D	0:48	.00
37	4-17	837A	JACKSONVILLE	IL 217 243-0044	D	1:00	.00

Subtotal Domestic Calls for 312-337-1977 .00

Total Domestic Calls for 312-337-1977 .00

Total Calls for 312-337-1977 .00



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 3 of 3  
Account Number 312 337-1953  
Billing Date May 13, 2018  
Invoice Number 312337195305

### AT&T Long Distance

#### Invoice Billing - Continued

##### Calls for 312-337-2002

##### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
1	3-28	1224P	SNFC CNTRL CA	415 423-1501	D	1:00	.00

Subtotal Domestic Calls for 312-337-2002 .00

Total Domestic Calls for 312-337-2002 .00

Total Calls for 312-337-2002 .00

Total Call Charges .00

##### Surcharges and Other Fees

2. Federal Regulatory Fee	1.40
3. Federal Universal Service Fee	4.58
4. IL ICC Fee Recovery	.02
5. IL State Infrastructure Maintenance Fee Recov	.25
6. IL USF Surcharge	.37
Total Surcharges and Other Fees	6.63

##### Taxes

7. Federal	.00
8. State	3.57
9. Municipal	3.57
10. Non Home State	.00
Total Taxes	7.14

Total Invoice Charges 59.27

#### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Intrastate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

Total AT&T Long Distance 59.27

### AT&T Messaging

#### Monthly Service - May 13 thru Jun 12

##### Charges for 312 337-1953

Unified Messaging Lite 22.44

##### Charges for 312 337-2002

Unified Messaging Lite 22.44

Total Monthly Service 44.88

Total AT&T Messaging 44.88

### News You Can Use

#### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that MUST be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$365.51.

#### CARRIER INFO

AT&T Long Distance, or a company that resells their service, is your long distance and local toll carrier.

#### PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.

#### BUSINESS RATE CHANGE

Effective July 2, 2018, the monthly rates for Access Lines and PBX Trunks will increase to \$143.00 (Access Areas A,B,C). For details on money saving discount plans, please call the number listed on your bill.



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Page 1 of 3  
Account Number 312 337-1953  
Billing Date Jun 13, 2018  
Web Site att.com  
Invoice Number 312337195306

May 14 - Jun 13, 2018

#### Bill-At-A-Glance

Previous Bill	365.51
Payment Received 6-07 - Thank You!	365.51CR
Adjustments	.00
Balance	.00
Current Charges	242.26
<b>Amount to be Debited</b>	<b>\$242.26</b>
Your Credit Card will be Debited by	Jul 9, 2018

#### Billing Summary

Online: att.com/myatt

<b>Plans and Services</b>	215.75
1-800-321-2000	
Repair Service:	
1-800-246-8464	
For more information on products and services call	
1-800-321-2000	
<b>AT&amp;T Long Distance</b>	6.51
1-800-321-2000	
<b>AT&amp;T Messaging</b>	20.00
1-800-321-2000	
<b>Total of Current Charges</b>	<b>242.26</b>

#### News You Can Use Summary

PREVENT DISCONNECT LOCAL TOLL CHANGE  
LONG DISTANCE INFO PAYMENT OPTIONS  
See "News You Can Use" for additional information.

#### AT&T Benefits

Thank you for choosing AT&T  
Your ALL FOR LESS package includes Local/Long Distance voice service and additional qualifying products. Your discounts are reflected in the applicable bill section for each of your services.

#### Plans and Services

##### Promotions and Discounts

Item No.	Description	
1	Essentials Feature Disc for Bill Period Jun 13, 2018.	10.25CR
2	Essentials 1 Time Line Crdt for Bill Period Jun 13, 2018.	60.00CR
<b>Total Promotions and Discounts</b>		<b>70.25CR</b>

##### Monthly Service - Jun 13 thru Jul 12

<b>Charges for 312 337-1953</b>		
Monthly Charges		51.83
LINE-BACKER®		11.40
Federal Access Charge		6.84
<b>Charges for 312 337-1977</b>		
Monthly Charges		50.83
LINE-BACKER®		11.40
Federal Access Charge		6.84
<b>Charges for 312 337-2002</b>		
Monthly Charges		52.23
LINE-BACKER®		11.40
Federal Access Charge		6.84
<b>Total Monthly Service</b>		<b>209.61</b>

##### Additions and Charges to Service

This section of your bill reflects charges and credits resulting from account activity.

Item No.	Description	Quantity	Monthly Rate	Amount Billed
<b>Date: May 22, 2018</b>				
<b>Order Number: C1655906150</b>				
<b>Services Changed</b>				
<b>Charges for Services Added</b>				
<b>(Monthly Charges are Prorated from May 23, 2018 to Billing Date, Jun 13, 2018)</b>				
1.	Bus Local Calling Essentials	1	23.00	15.33
2.	Bus Local Calling Essentials	2	45.00	30.66
3.	Call Forwarding	3	63.49	55.65

Local Services provided by AT&T Illinois, AT&T Indiana, AT&T Michigan, AT&T Ohio or AT&T Wisconsin based upon the service address location.

GO GREEN - Enroll in paperless billing.

Your Credit Card will be Debited by

Jul 9, 2018

Amount to Be Debited

**\$242.26**



Billing Date Jun 13, 2018

Account Number

**312 337-1953 798 9**

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

AT&T  
PO BOX 5080  
CAROL STREAM IL 60197-5080

731203370195379823190002307300000000000000242260000000000



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CHICAGO, IL 60614-5415

Page 2 of 3  
Account Number 312 337-1953  
Billing Date Jun 13, 2018  
Invoice Number 312337195306

### Plans and Services

#### Additions and Changes to Service - Continued

Item No.	Description	Quantity	Monthly Rate	Amount Billed
<b>Services Changed</b>				
Credits for Services Removed (Monthly Charges were Billed in Advance and are Prorated from May 23, 2018 to Jun 13, 2018)				
1.	Bus Local Calling Assurance™	3	135.00	89.97CR
2.	Charge to Change IntraLata Long Distance Carrier			4.40
3.	Charge to Change IntraLata Long Distance Carrier			4.40
4.	Charge to Change IntraLata Long Distance Carrier			4.40
Total Charges for Order Number C1635906160				24.87
Total Additions and Changes to Service				24.87

#### Local Calls

Call(s) Charged to 312 337-1953

Business Unlimited Toll

Local Toll - Over 15 Miles

31 minutes included in plan

#### Unlimited Local Usage Plan Summary

64 Call(s) billed at no charge per call

Total Call(s) Charged to 312 337-1953

Call(s) Charged to 312 337-2002

Unlimited Local Usage Plan Summary

3 Call(s) billed at no charge per call

Total Call(s) Charged to 312 337-2002

Total Local Calls

#### Surcharges and Other Fees

9-1-1 Emergency System

Billed for Chicago

State Infrastructure Maintenance Fee

State Additional Charges

Federal Universal Service Fee

IL Universal Service Fee

IL Telecom Relay Svc and Eqp

Cost Assessment Charge

Total Surcharges and Other Fees

#### Taxes

Federal at 3%

Illinois at 7%

Municipal Telecommunications Tax

Total Taxes

Total Plans and Services

### AT&T Long Distance

#### Message Regarding Terms & Conditions:

To view your Terms & Conditions for AT&T Long Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications) or call AT&T at the toll free number on your bill.

#### Invoice Summary

(as of June 01, 2018)

#### Current Charges

Service Charges	3.00
Credits and Adjustments	.00
Call Charges	.09
Surcharges and Other Fees	1.72
Taxes	.80
Total Invoice Summary	8.61

#### Service Charges

#### Monthly Service Charges

Type of Service	Period	Qty	
1. AFL Unltd 3 Lta R2N (Adjusted)	05/23-05/26	1	5.00CR
2. Bus Intl Clng Stand	05/27-06/26	1	8.00
Total Monthly Service Charges			3.00

Total Service Charges

Call Charges - Apr 27th thru May 28th

Calls for 312-337-1953

#### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
3	4-26	235P	HEMSDALE	IL 630 988-8205	D	0:12	.00
4	4-27	418P	HOPKINS	MN 952 938-1300	D	0:36	.00
5	4-27	418P	HOPKINS	MN 952 938-1300	D	5:18	.00
6	4-30	851A	HUNSDALE	IL 830 866-8205	D	0:30	.00
7	5-04	225P	DESPLAJRES	IL 847 898-0298	D	0:30	.00
8	5-04	227P	DESPLAJRES	IL 847 898-0298	D	0:30	.00
9	5-06	1148A	MILWAUKEE	WI 414 298-8209	D	8:54	.00
10	5-09	1130A	HUNSDALE	IL 830 866-8205	D	2:54	.00
11	5-11	225P	LIBERTYVL	IL 847 932-1118	D	0:54	.00
12	5-11	425P	HEMSDALE	IL 630 988-8205	D	1:18	.00
13	5-12	952P	MADISON	WI 608 255-0360	D	8:18	.00
14	5-15	1117A	NORTHBROOK	IL 847 612-4583	D	1:00	.00
15	5-15	201P	HUNSDALE	IL 830 866-8005	D	1:30	.00
16	5-16	1036A	HEMSDALE	IL 630 988-8205	D	24:48	.00
17	5-16	1227P	MILWAUKEE	WI 414 955-5830	D	0:38	.00
18	5-16	218P	MILWAUKEE	WI 414 955-5830	D	1:12	.00
19	5-16	231P	MILWAUKEE	WI 414 839-7695	D	2:24	.00
20	5-24	416P	PARKSIDE	WI 262 908-7395	D	1:00	.00

Subtotal Domestic Calls for 312-337-1953

Total Domestic Calls for 312-337-1953

Total Calls for 312-337-1953



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

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Account Number 312 337-1953 ~~9009~~  
Billing Date Jun 13, 2018  
Invoice Number 312337195306

### AT&T Long Distance

#### Invoice Billing - Continued

##### Calls for 312-337-2002

##### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
1	5-01	11:37A	MILWAUKEE WI	414 298-8209	D	0:54	.00

Subtotal Domestic Calls for 312-337-2002 .00

Total Domestic Calls for 312-337-2002 .00

Total Calls for 312-337-2002 .00

Total Call Charges .99

#### Surcharges and Other Fees

2. Federal Regulatory Fee	.41
3. Federal Universal Service Fee	1.32
4. IL State Infrastructure Maintenance Fee Recov	.04
5. IL USF Surcharge	.05CR
<b>Total Surcharges and Other Fees</b>	<b>1.72</b>

#### Taxes

6. Federal	.00
7. State	.40
8. Municipal	.40
9. Non Home State	.00
<b>Total Taxes</b>	<b>.80</b>

Total Invoice Charges 6.51

#### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Intrastate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

Total AT&T Long Distance 6.51

### AT&T Messaging

#### Promotions and Discounts

##### Item

No.	Description	
1	Discount for All For Less - Unified Messaging for Bill Period Jun 13, 2018	24.88CR

#### Monthly Service - Jun 13 thru Jul 12

##### Charges for 312 337-1953

Unified Messaging Lite 22.44

#### Monthly Service - Continued

##### Charges for 312 337-2002

Unified Messaging Lite	22.44
<b>Total Monthly Service</b>	<b>44.88</b>

Total AT&T Messaging 20.00

### News You Can Use

#### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that MUST be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$242.26.

#### LOCAL TOLL CHANGE

Our records indicate that your primary local toll long distance company has changed. The new company is AT&T Illinois or a company that resells services of AT&T Illinois. Please contact us if this does not agree with your records.

#### LONG DISTANCE INFO

Our records show that you have selected AT&T Long Distance or a company that resells services of AT&T Long Distance as the presubscribed carrier for all of your long distance services.

#### PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.



BRANDON WALSH  
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Page 1 of 3  
Account Number 312 337-1953  
Billing Date Jul 13, 2018  
Web Site att.com  
Invoice Number 312337195307

Jun 14 - Jul 13, 2018

#### Bill-At-A-Glance

Previous Bill	242.28
Payment	100.61CR
Adjustments	141.65CR
Balance	.00
Current Charges	351.97
<b>Amount to be Debited</b>	<b>\$351.97</b>
Your Credit Card will be Debited by	Aug 7, 2018

#### AT&T Benefits

Thank you for choosing AT&T.  
Your ALL FOR LESS package includes Local/Long Distance voice service and additional qualifying products. Your discounts are reflected in the applicable bill section for each of your services.

#### Detail of Payments and Adjustments

Item	No.	Date	Description	Adjustments	Payments
1	6-19		Monthly Service	141.65CR	
2	7-09		Payment		100.61
Totals				141.65CR	100.61

#### Billing Summary

Online: att.com/myatt

<b>Plans and Services</b>	<b>259.63</b>
1-800-321-2000	
Repair Service:	
1-800-246-8464	
For more information on products and services call	
1-800-321-2000	
<b>AT&amp;T Long Distance</b>	<b>72.34</b>
1-800-321-2000	
<b>AT&amp;T Messaging</b>	<b>20.00</b>
1-800-321-2000	
<b>Total of Current Charges</b>	<b>351.97</b>

#### Plans and Services

##### Promotions and Discounts

Item	No.	Description	
1		Essential Feature Disc for Bill Period	
		Jul 13, 2018.	10.26CR

##### Monthly Service - Jul 13 thru Aug 12

##### Charges for 312 337-1953

Monthly Charges	51.83
LINE-BACKER®	11.40
Federal Access Charge	7.21

##### Charges for 312 337-1977

Monthly Charges	50.83
LINE-BACKER®	11.40
Federal Access Charge	7.21

##### Charges for 312 337-2002

Monthly Charges	52.23
LINE-BACKER®	11.40
Federal Access Charge	7.21
<b>Total Monthly Service</b>	<b>210.72</b>

#### News You Can Use Summary

PREVENT DISCONNECT	LOCAL TOLL INFO
LONG DISTANCE INFO	AT&T PRIVACY UPDATE
PAYMENT OPTIONS	RATE INCREASE
OPERATOR ASSISTANCE	BAND A AND B USAGE
BAND C & LOCAL TOLL	

See "News You Can Use" for additional information.

Local Services provided by AT&T Illinois, AT&T Indiana, AT&T Michigan,  
AT&T Ohio or AT&T Wisconsin based upon the service address location.

GO GREEN - Enroll in paperless billing.

Your Credit Card will be  
Debited by **Aug 7, 2018**

Amount to  
Be Debited **\$351.97**



Billing Date Jul 13, 2018

Account Number

**312 337-1953 798 9**

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

AT&T  
PO BOX 5080  
CAROL STREAM IL 60197-5080

731203370195379823219002307300000000000000351970000000000





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DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 2 of 3  
Account Number 312-337-1953  
Billing Date Jul 13, 2018  
Invoice Number 312337195307

## Plans and Services

### Additions and Changes to Service

This section of your bill reflects charges and credits resulting from account activity.

Item	Description	Quantity	Monthly Rate	Amount Billed
Date: Jul 12, 2018				
Order Number H9038257471				
Effective Jul 3, 2018, your Bill reflects an increase of \$1.23 in your Monthly Service charges. Charges are prorated from Jul 3, 2018 thru Jul 12, 2018				
1.	Monthly Service			.41

### Local Calls

Call(s) Charged to 312-337-1953

Business Unlimited Toll

Local Toll - Over 15 Miles

23 minutes included in plan

Unlimited Local Usage Plan Summary  
78 Call(s) billed at no charge per call  
Total Call(s) Charged to 312-337-1953

Call(s) Charged to 312-337-2002  
Unlimited Local Usage Plan Summary  
3 Call(s) billed at no charge per call  
Total Call(s) Charged to 312-337-2002  
Total Local Calls

### Surcharges and Other Fees

9-1-1 Emergency System  
Billed for Chicago 15.00  
State Infrastructure Maintenance Fee .93  
State Additional Charges .16  
Federal Universal Service Fee 5.25  
IL Universal Service Fee 2.62  
IL Telecom Relay Svc and Eqp .12  
Cost Assessment Charge 3.33  
Total Surcharges and Other Fees 27.41

### Taxes

Federal at 3% 5.37  
Illinois at 7% 12.95  
Municipal Telecommunications Tax 12.96  
Total Taxes 31.28

Total Plans and Services

259.53

## AT&T Long Distance

### Message Regarding Terms & Conditions:

To view your Terms & Conditions for AT&T Long Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications) or call AT&T at the toll free number on your bill.

### Invoice Summary

(as of July 01, 2018)

Current Charges	
Service Charges	6.00
Credits and Adjustments	.00
Call Charges	42.57
Surcharges and Other Fees	13.05
Taxes	8.72
Total Invoice Summary	72.34

### Service Charges

#### Monthly Service Charges

Type of Service	Period	Qty	
1. Bus Int'l Cng Stand	06/27-07/26	1	6.00
Total Monthly Service Charges			6.00

Total Service Charges

6.00

### Call Charges - May 27th thru Jun 26th

Call(s) for 312-337-1953

#### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
2	6-30	1043A	AUSTIN TX	512 338-4400	D	1:00	.99
3	6-30	224P	PARKSIDE WI	262 909-7595	D	1:00	.99
4	6-30	900P	MADISON WI	608 255-0360	N	3:00	2.97
5	6-31	111P	BROOKLYN NY	718 222-8000	D	2:00	1.98
6	6-31	112P	BROOKLYN NY	718 222-8000	D	3:00	2.97
7	6-12	1110A	MILWAUKEE WI	414 855-5830	D	2:00	1.98
8	6-12	1112A	MILWAUKEE WI	414 839-7895	D	1:00	.99
9	6-12	1137A	MILWAUKEE WI	414 839-7895	D	6:00	5.94
10	6-12	431P	BROOKLYN NY	718 222-8000	D	1:00	.99
11	6-12	433P	BROOKLYN NY	718 222-8000	D	1:00	.99
12	6-12	438P	BROOKLYN NY	718 222-8000	D	1:00	.99
13	6-12	438P	BROOKLYN NY	718 222-8000	D	1:00	.99
14	6-21	1017A	NEW YORK NY	212 263-8687	D	3:00	2.97
15	6-21	1026A	NEW YORK NY	212 263-8687	D	1:00	.99
16	6-21	1027A	NEW YORK NY	212 263-2022	D	5:00	4.95
17	6-26	242P	NEW YORK NY	212 263-2022	D	1:00	.99
18	6-26	329P	NEW YORK NY	212 263-2022	D	5:00	4.95
19	6-26	329P	NEW YORK NY	212 263-1616	D	5:00	4.95

Subtotal Domestic Calls for 312-337-1953

42.57

Total Domestic Calls for 312-337-1953

42.57

Total Calls for 312-337-1953

42.57

Total Call Charges

42.57

### Surcharges and Other Fees

20. Federal Regulatory Fee	2.99
21. Federal Universal Service Fee	0.75
22. IL State Infrastructure Maintenance Fee Recov	.31
Total Surcharges and Other Fees	13.05

### Taxes

23. Federal	.00
24. State	4.36



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 3 of 3  
Account Number 312 337-1953  
Billing Date Jul 13, 2018  
Invoice Number 312337195307

## AT&T Long Distance

### Invoice Billing - Continued

1. Municipal	4.36
2. Non Home State	.00
<b>Total Taxes</b>	<b>6.72</b>

**Total Invoice Charges 72.34**

### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Intrastate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

**Total AT&T Long Distance 72.34**

## AT&T Messaging

### Promotions and Discounts

Item	No.	Description	
	1	Discount for All For Less - Unified Messaging for Bill Period Jul 13, 2018	24.88CR

### Monthly Service - Jul 13 thru Aug 12

<b>Charges for 312 337-1953</b>	
Unified Messaging Lite	22.44

<b>Charges for 312 337-2002</b>	
Unified Messaging Lite	22.44
<b>Total Monthly Service</b>	<b>44.88</b>

**Total AT&T Messaging 20.00**

## News You Can Use

### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that **MUST** be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$351.97.

### LOCAL TOLL INFO

Our records show that you have AT&T Illinois or a company that resells services of AT&T Illinois as your carrier for local toll service.

### News You Can Use - Continued

#### LONG DISTANCE INFO

Our records show that you have selected AT&T Long Distance or a company that resells services of AT&T Long Distance as the presubscribed carrier for all of your long distance services.

#### AT&T PRIVACY UPDATE

WarnerMedia (formerly Time Warner) has joined our family! AT&T companies share information with each other. With our merger, WarnerMedia is now included. This will mean great deals, relevant offers and new ways for our customers to enjoy content from Turner, HBO and Warner Bros. Nothing has changed in the terms and conditions of your business contract, or in your rights and protections under our Privacy Policy. Your privacy comes first, as always. Please read more at [att.com/PrivacyUpdate](http://att.com/PrivacyUpdate).

#### PAYMENT OPTIONS

Pay bills online **FREE** of charge at [att.com](http://att.com). Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.

#### RATE INCREASE

The Federal Universal Service Fee (supports telecommunication needs of low-income households, consumers living in high-cost areas, schools, libraries and rural hospitals), and the Federal Subscriber Line Charge increased on 7/3/2018. Lifeline customers will continue to receive credit for the Federal Subscriber Line Charge. Your current bill reflects the change. For more information, please contact an AT&T Service Representative at the phone number listed on the front of your bill.

#### OPERATOR ASSISTANCE

AT&T will discontinue Spanish and Cantonese Operator Assistance on or after 10/1/2018. Operator Assistance in English will still be provided. For more information, please call the toll free number shown on your bill.

#### BAND A AND B USAGE

Effective September 1, 2018, the Band A and B initial and additional per minute rates will increase from \$0.28 to \$0.33. If you have any questions regarding these changes or on discount calling plans that could save you money, please call the toll-free number listed on your bill or visit [www.att.com](http://www.att.com).

#### BAND C & LOCAL TOLL

Effective September 1, 2018, the Band C per minute rate will increase from \$2.52 to \$2.90, the in-state (intrastate intraLATA) local toll rate to independent companies will increase from \$2.52 to \$2.90 per minute, and the out-of-state (interstate intraLATA) local toll per minute rate will increase from \$2.51 to \$2.90. If you have any questions on these changes or on discount calling plans that could save you money, please call the toll-free number listed on your bill or visit [www.att.com](http://www.att.com).



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 1 of 3  
Account Number 312 337-1953  
Billing Date Nov 13, 2018

Web Site att.com

Invoice Number 312337195311

Oct 14 - Nov 13, 2018

#### Bill At-A-Glance

Previous Bill	360.67
Payment Received 11-06 - Thank You!	360.67CR
Adjustments	.00
Balance	.00
Current Charges	346.36
<b>Amount to be Debited</b>	<b>\$346.36</b>
Your Credit Card will be Debited by	Dec 10, 2018

#### Billing Summary

Online: att.com/myatt

<b>Plans and Services</b>	<b>259.97</b>
1-800-321-2000	
Repair Service:	
1-800-246-8464	
For more information on products and services call	
1-800-321-2000	
<b>AT&amp;T Long Distance</b>	<b>66.39</b>
1-800-321-2000	
<b>AT&amp;T Messaging</b>	<b>20.00</b>
1-800-321-2000	
<b>Total of Current Charges</b>	<b>346.36</b>

#### News You Can Use Summary

PREVENT DISCONNECT	LOCAL TOLL INFO
LONG DISTANCE INFO	PAYMENT OPTIONS
BUSINESS RATE CHANGE	COST ASSESSMENT CHRG
RATE INCREASE	

See "News You Can Use" for additional information.

#### AT&T Benefits

Thank you for choosing AT&T.  
Your ALL FOR LESS package includes Local/Long Distance voice service and additional qualifying products. Your discounts are reflected in the applicable bill section for each of your services.

#### Plans and Services

##### Promotions and Discounts

Item	
No.	Description
1	Essentials Feature Disc for Bill Period
	Nov 13, 2018.
	10.26CR

##### Monthly Service - Nov 13 thru Dec 12

<b>Charges for 312 337-1953</b>	
Monthly Charges	51.83
LINE-BACKER®	11.40
Federal Access Charge	7.15

<b>Charges for 312 337-1977</b>	
Monthly Charges	50.83
LINE-BACKER®	11.40
Federal Access Charge	7.15

<b>Charges for 312 337-2002</b>	
Monthly Charges	52.23
LINE-BACKER®	11.40
Federal Access Charge	7.15
<b>Total Monthly Service</b>	<b>210.54</b>

##### Local Calls

Call(s) Charged to 312 337-1953  
Business Unlimited Toll  
Local Toll - Over 15 Miles  
1 minute included in plan

<b>Unlimited Local Usage Plan Summary</b>	
69 Call(s) billed at no charge per call	.00
<b>Total Call(s) Charged to 312 337-1953</b>	<b>.00</b>

<b>Call(s) Charged to 312 337-2002</b>	
<b>Unlimited Local Usage Plan Summary</b>	
5 Call(s) billed at no charge per call	.00
<b>Total Call(s) Charged to 312 337-2002</b>	<b>.00</b>
<b>Total Local Calls</b>	<b>.00</b>

Local Services provided by AT&T Illinois, AT&T Indiana, AT&T Michigan,  
AT&T Ohio or AT&T Wisconsin based upon the service address location.

GO GREEN - Enroll in paperless billing.

Your Credit Card will be  
Debited by

Dec 10, 2018

Amount to  
Be Debited

**\$346.36**



Billing Date Nov 13, 2018

Account Number

**312 337-1953 798 9**

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

AT&T  
PO BOX 5080  
CAROL STREAM IL 60197-5080

73120337019537982134400230730000000000000000346360000000000



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
306 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 2 of 3  
Account Number 312 337-1953  
Billing Date Nov 13, 2018  
Invoice Number 312337195311

### Plans and Services

#### Surcharges and Other Fees

9-1-1 Emergency System	
Billed for Chicago	15.00
State Infrastructure Maintenance Fee	.93
State Additional Charges	.16
Federal Universal Service Fee	5.85
IL Universal Service Fee	2.96
IL Telecom Relay Svc and Eqp	.12
Cost Assessment Charge	3.33
Total Surcharges and Other Fees	28.35

#### Taxes

Federal at 3%	5.36
Illinois at 7%	12.99
Municipal Telecommunications Tax	12.99
Total Taxes	31.34

Total Plans and Services 252.57

### AT&T Long Distance

Message Regarding Terms & Conditions:  
To view your Terms & Conditions for AT&T Long Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications) or call AT&T at the toll free number on your bill.

#### Invoice Summary (as of November 01, 2018)

Current Charges	
Service Charges	47.53
Credits and Adjustments	.00
Call Charges	2.97
Surcharges and Other Fees	8.62
Taxes	7.37
Total Invoice Summary	66.39

#### Service Charges

##### Monthly Service Charges

Type of Service	Period	Qty	
1. Min. Usage Charge	09/27-10/26	1	30.63
2. Bus Intl Clog Stand	10/27-11/26	1	8.00
Total Monthly Service Charges			47.53

Total Service Charges 47.53

#### Call Charges - Sep 27th thru Oct 26th

##### Calls for 312-337-1953

###### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
3	10-11	334P	PARKSIDE	WI 262 908-7595	D	1:00	.99

#### Invoice Billing - Continued

No.	Date	Time	Place Called	Number	Code	Min	Amount
4	10-25	1044A	FORT MONTH	TX 817 887-8402	D	2:00	1.98

Subtotal Domestic Calls for 312-337-1953 2.97

Total Domestic Calls for 312-337-1953 2.97

Total Calls for 312-337-1953 2.97

Total Call Charges 2.97

#### Surcharges and Other Fees

5. Federal Regulatory Fee	1.73
6. Federal Universal Service Fee	8.08
7. IL ICC Fee Recovery	.02
8. IL State Infrastructure Maintenance Fee Recov	.29
9. IL USF Surcharge	.42
Total Surcharges and Other Fees	8.52

#### Taxes

10. Federal	.00
11. State	4.05
12. Municipal	3.32
13. Non Home State	.05
Total Taxes	7.37

Total Invoice Charges 66.39

#### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Instate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

Total AT&T Long Distance 66.39

### AT&T Messaging

#### Promotions and Discounts

##### Item

No.	Description	
1	Discount for All For Less - Unified Messaging (or Bill Period Nov 13, 2018)	24.88CR

#### Monthly Service - Nov 13 thru Dec 12

##### Charges for 312 337-1953

Unified Messaging Lite	22.44
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305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 3 of 3  
Account Number 312 337-1953  
Billing Date Nov 13, 2018  
Invoice Number 312337195311

### AT&T Messaging

#### Monthly Service - Continued

<b>Charges for 312 337-2002</b>	
Unified Messaging Lite	22.44
<b>Total Monthly Service</b>	<b>44.88</b>
<b>Total AT&amp;T Messaging</b>	<b>20.00</b>

### News You Can Use

#### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that **MUST** be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$346.35.

#### LOCAL TOLL INFO

Our records show that you have AT&T Illinois or a company that resells services of AT&T Illinois as your carrier for local toll service.

#### LONG DISTANCE INFO

Our records show that you have selected AT&T Long Distance or a company that resells services of AT&T Long Distance as the presubscribed carrier for all of your long distance services.

#### PAYMENT OPTIONS

Pay bills online **FREE** of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.

#### BUSINESS RATE CHANGE

Effective January 4, 2019 rates for Access Lines and PBX Trunks will increase to \$165.00 (Access Areas A,B,C). For details on money saving discount plans, please call the number listed on your bill.

#### COST ASSESSMENT CHRG

Effective with bills issued on or after January 4, 2019, the Cost Assessment Charge will increase. The monthly rate will be \$2.48 per Access Line, Centrex Station, and ISDN Direct BRI. The monthly rate for ISDN Prime PRI will be \$12.40 and for PBX Trunks it will be \$22.32. The Cost Assessment Charge is a monthly charge for AT&T to recover its property taxes and ongoing costs incurred supporting the administration of local number portability. This charge is not a tax or fee that the government requires AT&T to collect from its customers. For more information, please contact an AT&T representative at the phone number listed on the front of your bill.

#### News You Can Use - Continued

##### RATE INCREASE

The Federal Universal Service Fee (supports telecommunication needs of low-income households, consumers living in high-cost areas, schools, libraries and rural hospitals) increased on 10/1/2018. Your current bill reflects the change. For more information, please contact an AT&T Service Representative at the phone number listed on the front of your bill.



BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 1 of 4  
Account Number 312 337-1953  
Billing Date Apr 13, 2019  
Web Site att.com  
Invoice Number 312337195304

Mar 14 - Apr 13, 2019

#### Bill At-A-Glance

Previous Bill	1,401.50
Payment	.00
Adjustments	29.90
Past Due - Please Pay Immediately	1,431.40
Current Charges	242.39
<b>Total Amount Due</b>	<b>\$1,673.79</b>
Current Charges Due in Full by	May 7, 2019

#### AT&T Benefits

Total AT&T Savings 726.33  
Thank you for choosing AT&T  
Your ALL FOR LESS package includes Local/Long Distance voice service and additional qualifying products. Your discounts are reflected in the applicable bill section for each of your services.

#### Detail of Payments and Adjustments

Item No.	Date	Description	Adjustments	Payments
1	4-14	Late Payment Charges	29.90	
Totals			29.90	.00

#### Billing Summary

Online: att.com/myatt

<b>Plans and Services</b>	198.05
1-800-321-2000	
Repair Service:	
1-800-246-8464	
For more information on products and services call	
1-800-321-2000	
<b>AT&amp;T Long Distance</b>	34.24
1-800-321-2000	
<b>AT&amp;T Messaging</b>	10.10
1-800-321-2000	
<b>Total of Current Charges</b>	<b>242.39</b>

#### Plans and Services

##### Promotions and Discounts

Item No.	Description	
1	Discount for All For Less 2018 BLC for Bill Period Apr 13, 2019	75.00CR

##### Monthly Service - Apr 13 thru May 12

##### Charges for 312 337-1953

<b>Best Local Calling Unlimited A</b>	65.00
Business Usage Serv	
Line Charge	
Unlimited Local Usage	
Calling Name Display	
Caller Identification	
Three Way Calling	
Call Forwarding	
Alternate Answering	
Busy Line Transfer	
Msg Wtg Audible & Visual Ind	
LINE-BACKER®	

By choosing Best Local Calling Unlimited A, you are saving \$242.81 over the cost of the same services purchased separately.

Federal Access Charge	7.15
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#### News You Can Use Summary

PREVENT DISCONNECT  
PAYMENT OPTIONS  
WHITE PAGES (WP)  
CARRIER INFO  
COST ASSESSMENT CHRG

See "News You Can Use" for additional information.

Return bottom portion with your check in the enclosed envelope.

Local Services provided by AT&T Illinois, AT&T Indiana, AT&T Michigan, AT&T Ohio or AT&T Wisconsin based upon the service address location.

GO GREEN - Recycle your paperless billing.

**DUE BY: May 7, 2019 \$1,673.79**

**LATE: After May 7, 2019 \$1,709.59**



Past Due Charges - \$1,431.40 - Please Pay Immediately  
Billing Date Apr 13, 2019

Account Number **312 337-1953 798 9**  
Please include your account number on your check.

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Make Checks Payable to:  
AT&T  
PO BOX 5080  
CAROL STREAM IL 60197-5080

7312033701953798221270023073000014015000001673790000170959



BRANDON WALSH  
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CHICAGO, IL 60614-5415

Page 2 of 4  
Account Number 312 337-1953  
Billing Date Apr 13, 2019

Invoice Number 312337195304

### Plans and Services

#### Monthly Service - Continued

##### Charges for 312 337-1977

Bus Local Calling Unlimited A	65.00
Business Usage Serv	
Line Charge	
Unlimited Local Usage	
Calling Name Display	
Caller Identification	
Three Way Calling	
Call Forwarding	
LINE-BACKER®	

By choosing Bus Local Calling Unlimited A, you are saving \$241.31 over the cost of the same services purchased separately.

Federal Access Charge	7.15
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##### Charges for 312 337-2002

Monthly Charges	.50
Bus Local Calling Unlimited A	65.00
Business Usage Serv	
Line Charge	
Unlimited Local Usage	
Calling Name Display	
Caller Identification	
Three Way Calling	
Call Forwarding	
Alternate Answering	
Msg Wtg Audible & Visual Ind	
LINE-BACKER®	

By choosing Bus Local Calling Unlimited A, you are saving \$242.21 over the cost of the same services purchased separately.

Federal Access Charge	7.15
Total Monthly Service	216.95

#### Additions and Changes to Service

This section of your bill reflects charges and credits resulting from account activity.

No.	Description	Quantity	Monthly Rate	Amount Billed
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Date: Apr 12, 2019

##### Order Number 19006252679

Effective Apr 1, 2019, your Bill reflects a decrease of \$.39 in your Monthly Service charges. Charges are prorated from Apr 1, 2019 thru Apr 12, 2019

1. Monthly Service	16CR
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#### Local Calls

##### Call(s) Charged to 312 337-1953

###### Unlimited Local Usage Plan Summary

54 Call(s) billed at no charge per call	.00
Total Call(s) Charged to 312 337-1953	.00

##### Call(s) Charged to 312 337-1977

###### Unlimited Local Usage Plan Summary

1 Call(s) billed at no charge per call	.00
Total Call(s) Charged to 312 337-1977	.00

##### Call(s) Charged to 312 337-2002

###### Unlimited Local Usage Plan Summary

5 Call(s) billed at no charge per call	.00
Total Call(s) Charged to 312 337-2002	.00
Total Local Calls	.00

#### Surcharges and Other Fees

9-1-1 Emergency System	
Billed for Chicago	15.00
State Infrastructure Maintenance Fee	.75
State Additional Charges	.13
Federal Universal Service Fee	5.40
IL Universal Service Fee	2.22
IL Telecom Relay Svc and Eqp	.12
Cost Assessment Charge	7.44
Total Surcharges and Other Fees	31.06

#### Taxes

Federal at 3%	4.18
Illinois at 7%	10.51
Municipal Telecommunications Tax	10.51
Total Taxes	25.20

Total Plans and Services	198.06
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### AT&T Long Distance

#### NOTICE OF PRICE INCREASE

Thank you for being a valued AT&T customer. Effective June 12, 2019, the minimum usage charge for customers that are not on a long distance plan will increase from \$42.50 to \$47.50. The minimum usage charge only applies to customers that have not chosen a long distance calling plan. For more information, to cancel service, or to discuss other long distance calling plans, please call the toll-free number on your bill or visit us online at [www.att.com](http://www.att.com).

#### Message Regarding Terms & Conditions:

To view your Terms & Conditions for AT&T Long Distance, access [www.att.com/servicepublications](http://www.att.com/servicepublications) or call AT&T at the toll free number on your bill.

#### Invoice Summary

(as of April 01, 2019)

#### Current Charges

Service Charges	25.00
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BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
385 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 3 of 4  
Account Number 312 337-1953  
Billing Date Apr 13, 2019  
Invoice Number 312337195304

### AT&T Long Distance

#### Invoice Billing - Continued

Credits and Adjustments	.60
Call Charges	.00
Surcharges and Other Fees	5.14
Taxes	4.10
<b>Total Invoice Summary</b>	<b>34.24</b>

#### Service Charges

##### Monthly Service Charges

Type of Service	Period	Qty	
1. AFL Unlimited 3 Line	03/27-04/26	1	15.00
2. Bus Int'l Cng Stand	03/27-04/26	1	10.00
<b>Total Monthly Service Charges</b>			<b>25.00</b>

**Total Service Charges** 25.00

#### Call Charges - Feb 27th thru Mar 28th

##### Calls for 312-337-1953

###### Domestic

No.	Date	Time	Place Called	Number	Code	Min	Amount
3	3-07	355P	SNFC CNTRL CA 415	832-2000	D	3:30	.00
4	3-07	359P	SNFC CNTRL CA 415	832-2000	D	4:12	.00
5	3-07	404P	SNFC CNTRL CA 415	832-2000	D	6:35	.00

**Subtotal Domestic Calls for 312-337-1953** .00

**Total Domestic Calls for 312-337-1953** .00

**Total Calls for 312-337-1953** .00

**Total Call Charges** .00

#### Surcharges and Other Fees

6. Federal Regulatory Fee	1.33
7. Federal Universal Service Fee	3.50
8. IL ICC Fee Recovery	.01
9. IL State Infrastructure Maintenance Fee Recov	.14
10. IL USF Surcharge	.16
<b>Total Surcharges and Other Fees</b>	<b>5.14</b>

#### Taxes

11. Federal	.00
12. State	2.05
13. Municipal	2.05
14. Non Home State	.00
<b>Total Taxes</b>	<b>4.10</b>

#### Invoice Billing - Continued

**Total Invoice Charges** 34.24

#### Key for Calling Codes:

A Anytime	B Collect	C Calling Card
D Day	E Evening	F Call Forwarding
H Third Number	I Special Intrastate	L Late Night
M Multiple Rate Period	N Night/Weekend	
O Operator Completed - Dial Rates Apply	P Person to Person	
R Standard Overseas	S Station to Station	T Discount Overseas
X Conference	Y Economy Overseas	3 Three Way

**Total AT&T Long Distance** 34.24

### AT&T Messaging

#### Promotions and Discounts

##### Item

##### No. Description

1	Discount for All For Less - Unified Messaging for Bill Period Apr 13, 2019	34.78CR
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#### Monthly Service - Apr 13 thru May 12

##### Charges for 312 337-1953

Unified Messaging Lite 22.44

##### Charges for 312 337-2002

Unified Messaging Lite 22.44

**Total Monthly Service** 44.88

**Total AT&T Messaging** 10.10

### News You Can Use

#### PREVENT DISCONNECT

Thank you for being a valued customer. It is important to inform you that all charges must be paid each month to keep your account current and prevent collection activities. In addition, please be aware that we are required to inform you of certain charges that MUST be paid in order to prevent interruption of basic local service. These charges are already included in the Total Amount Due and are \$1,673.79.

#### CARRIER INFO

AT&T Long Distance, or a company that resells their service, is your long distance and local toll carrier.

#### PAYMENT OPTIONS

Pay bills online FREE of charge at att.com. Go There Today! Payments made with an AT&T representative may be subject to a \$5 payment convenience charge. You can mail your payment in the enclosed envelope.





BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

Page 4 of 4  
Account Number 312 337-1953  
Billing Date Apr 13, 2019  
Invoice Number 312337195304

### News You Can Use

#### News You Can Use - Continued

##### **COST ASSESSMENT CHRG**

AT&T charges you this monthly per line amount to recover its ongoing costs incurred for property taxes and supporting the administration of local number portability, a government program that enables customers to retain their telephone number when changing service providers. This fee is not a tax or charge that the government requires AT&T to collect from its customers.

##### **WHITE PAGES (WP)**

Some WP directories will move to a 14 month publication. If you normally receive an annual bill for your directory listings, you will be moved to a monthly bill. Questions regarding your directory listing bill, please call 800.303.6388 or, to get your free AT&T WP directory, where available, please call 877.243.8339 or visit [www.mydirectories.jp.com](http://www.mydirectories.jp.com).



AT&T  
PO BOX 5093  
CAROL STREAM, IL 60197

April 16, 2019

SNMWILB

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

### Disconnect Notice

Account Number: 312-337-1953

AT&T appreciates your business. Our records show that your account is past due in the amount of \$1,401.50.

Failure to pay the past due balance, plus any current charges that become past due, by April 22, 2019 may result in interruption of your AT&T service and any other services associated with your account. These services may include, but are not limited to, internet, wireless, voicemail, or entertainment services.

Non-payment of 900 and some third party service provider charges will not result in interruption of local service, but may result in referral to a collection agency.

If your local telephone service is interrupted for non-payment, a restoral charge may apply. If payment is not received, your service will be disconnected. If your service is disconnected, new service orders will be required, service installation intervals may apply and additional reconnection charges may be requested.

This may be the only written notification or contact provided. If a payment is dishonored, no further notice may be given before discontinuing service.

Visit [smh.att.com](http://smh.att.com) to pay your AT&T bills electronically, use the myAT&T app (where available) on your smartphone or via our Interactive Voice Response system FREE of charge anytime day or night by calling 800-924-1743. Payments made with an AT&T representative may be subject to a \$5.00 convenience fee. You may also pay at an authorized payment location. Go to [www.att.com/paylocations](http://www.att.com/paylocations) to find a payment location near you. If you wish to discuss this notice, please contact us at the number above.

We value you as a customer and hope that you can help us avoid this action by making your payment today. If you have already submitted your payment, we thank you and you may disregard this notice.

Thank you for choosing AT&T

100% Recycled Ink, All Paper is Recycled

Account Number 312-337-1953

Please include your account number on your check.

Amount Due: \$1,401.50

Due by Date: April 22, 2019

Amount Enclosed: \_\_\_\_\_

Make Checks Payable to:

BRANDON WALSH  
DBA WESTGATE FINANCIAL GR  
305 W WISCONSIN ST  
CHICAGO, IL 60614-5415

AT&T  
PO BOX 5080  
CAROL STREAM IL 60197-5080



7312033701953798290000020034000014314000000000000000167379



Thank you for your payment. Your account has a remaining balance. Please pay \$242.39 by Ma

Total payment amount

\$1,431.40

Account number

3123371953

✓ Thanks!

\$1,431.40

Payment confirmed and email receipt has been sent.

Scheduled for

Apr 21, 2019

Confirmation number

6627MYW9N04TY78

Method

New debit / credit card

Card number

xxxxxxxxxxx3003

Expiration date

12/2021

Billing ZIP Code

60614

Payments may not appear in your balance for up to 24 hours.

What's next?

> More payment information

> View payment history