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Details:

(FORM UPDATED: 08/11/2010)

WISCONSIN STATE LEGISLATURE ... PUBLIC HEARING - COMMITTEE RECORDS

2009-10

(session year)

Senate

(Assembly, Senate or Joint)

**Committee on ... Small Business, Emergency
Preparedness, Technical Colleges, and Consumer
Protection (SC-SBEPTCCP)**

COMMITTEE NOTICES ...

- Committee Reports ... **CR**
- Executive Sessions ... **ES**
- Public Hearings ... **PH**

INFORMATION COLLECTED BY COMMITTEE FOR AND AGAINST PROPOSAL

- Appointments ... **Appt** (w/Record of Comm. Proceedings)
- Clearinghouse Rules ... **CRule** (w/Record of Comm. Proceedings)
- Hearing Records ... bills and resolutions (w/Record of Comm. Proceedings)
(**ab** = Assembly Bill) (**ar** = Assembly Resolution) (**ajr** = Assembly Joint Resolution)
(**sb** = Senate Bill) (**sr** = Senate Resolution) (**sjr** = Senate Joint Resolution)
- Miscellaneous ... **Misc**

Senate

Record of Committee Proceedings

Committee on Small Business, Emergency Preparedness, Technical Colleges, and Consumer Protection

Senate Bill 13

Relating to: refunds of overcharges by commercial mobile radio service providers, actions against commercial mobile radio service providers that fail to make timely refunds, and providing a penalty.

By Senators Lassa and Vinehout; cosponsored by Representatives Roys, Berceau, Cullen, Grigsby, Hebl, Nass, A. Ott, Ripp, Schneider, Sinicki, Smith, Soletski, Spanbauer, Toles, Van Akkeren, A. Williams and Hintz.

January 26, 2009 Referred to Committee on Small Business, Emergency Preparedness, Technical Colleges, and Consumer Protection.

July 22, 2009 **PUBLIC HEARING HELD**

Present: (5) Senators Wirsch, Plale, Holperin, Hopper and Lazich.

Absent: (0) None.

Appearances For

- Danielle Wilson — Office of Senator Lassa
- Michelle Reinen, Madison — Dept of Agriculture, Trade and Consumer Protection

Appearances Against

- None.

Appearances for Information Only

- None.

Registrations For

- None.

Registrations Against

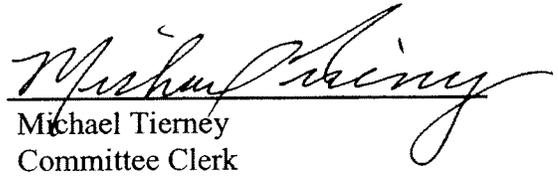
- Chris LaRowe, Madison — Wisconsin Telecom Association
- Mindy Walker, Madison — Verizon Wireless
- Tom Fonfara, Madison — T-Mobile
- Buddy Julius, Madison — AT&T
- Ryan Natzke, Madison — US Cellular

Registrations for Information Only

- None.

April 22, 2010

Failed to pass pursuant to Senate Joint Resolution 1.


Michael Tierney
Committee Clerk

TO: Members, Wisconsin Senate Committee on Small Business, Emergency Preparedness, Technical Colleges, and Consumer Protection
FROM: K. Dane Snowden, Vice President, External & State Affairs
RE: **Opposition to Wisconsin Senate Bill 13**
DATE: July 21, 2009

I write to share with you CTIA-The Wireless Association's opposition to Wisconsin Senate Bill 13, which would mandate a process for wireless carriers to reimburse customers for certain charges. Although the bill is well-intentioned, CTIA believes that it is unnecessary, preempted by federal law (specifically Section 332(c)(3)(A) of the Communications Act of 1934),¹ and potentially harmful to the embodiment of this federal law - the uniform framework that has regulated the wireless industry since Congress enacted this section in 1993. This national framework has allowed wireless carriers to provide an ever-growing number of consumers with lower prices and innovative devices and applications. None of which would have been possible if there was differing, state-by-state regulation of carriers as proposed in SB 13.

The wireless industry has experienced unprecedented growth since Congress' decision. In the last five years alone, wireless subscribership has increased from 139 million customers to 270 million. In that period, the industry has also produced cutting edge smartphones and mobile applications, bringing broadband to the individual and dramatically changing the way we transact commerce, live, and learn. While delivering these new products and services, wireless carriers have also been able to keep prices low, increase investment in wireless infrastructure, and adopt pro-consumer policies.

Because of increasing customer satisfaction, we believe SB 13 is unnecessary. Customers are happy with their wireless service and carriers are constantly responding to consumer demands and adopting consumer-friendly policies. This is best reflected in Consumer Reports' cell phone service survey, which was released in January, and found that, "[o]verall, cell phone service has become significantly better."² Consumer Reports goes on to say that "[c]ontract terms for cell phone service are less onerous, and there [are] fewer problems with call quality ..." Sixty percent of Consumer Reports' readers, in fact, were either completely or very satisfied with their service. This improvement "means cellular satisfaction is now closer to the average among all services" Consumer Reports rates. In addition, the United States Government Accountability Office (GAO) recently found that 84 percent of wireless users were either very or somewhat satisfied with their wireless phone service.³ Both the Consumer Reports' survey and the GAO's findings are examples of why legislation like SB 13 is unnecessary. Carriers continue to respond to consumer demands, which has resulted in increasing consumer satisfaction. All of this is being done without state statutory mandates like those proposed in SB 13.

¹ 47 U.S.C. § 332(c)(3)(A).

² Consumer Reports, "Best Cell Phone Service," January 2009.

³ United States Government Accountability Office, "Preliminary Observations about Consumer Satisfaction and Problems with Wireless Phone Service and FCC's Efforts to Assist Consumers with Complaints," Statement of Mark Goldstein, June 17, 2009.



Moreover, SB 13 is preempted by federal law, specifically § 332(c)(3)(A) of the Communications Act of 1934, which provides in relevant part:

[N]o State or local government shall have any authority to regulate the entry of or the rates charged by any commercial mobile service or any private mobile service, except that this paragraph shall not prohibit a State from regulating the other terms and conditions of commercial mobile services.

SB 13 effectively regulates the rates that wireless carriers can charge and is thus preempted. Differing state laws, like SB 13, that seek to regulate the rates of wireless carriers would be in direct conflict with the national framework envisioned by § 332 and the benefits it has provided. Congress adopted this uniform framework and, as previously noted, this experiment has paid dividends. Wireless prices have declined 80 percent since 1993 (based on average revenue per minute), while the competitive wireless industry continues to deliver innovative new products, services, and consumer policies.

In closing, SB 13 is unnecessary, preempted by federal law, and threatens the very benefits that this law has reaped. We, therefore, respectfully request that you oppose Senate Bill 13. If you have any questions or need more information, please do not hesitate to contact me at (202) 736-3212 or dsnowden@ctia.org.

Sincerely,



K. Dane Snowden
Vice President
External & State Affairs







State of Wisconsin
Jim Doyle, Governor

Department of Agriculture, Trade and Consumer Protection
Rod Nilsestuen, Secretary

July 22, 2009

The Honorable Robert Wirch, Chair
Committee on Small Business, Emergency Preparedness,
Workforce Development, Technical Colleges and Consumer Protection

Re: SB 13 relating to refunds of overcharges by commercial mobile radio service providers, actions against radio service providers, and providing a penalty.

Dear Senator Wirch:

Thank you for the opportunity to provide testimony on SB 13. The Department of Agriculture, Trade & Consumer Protection supports this legislation because it recognizes the legitimate expectation of persons owed a refund for overcharges on a billing statement.

The department has received numerous complaints from consumers who have waited an unreasonably long time to obtain a refund or a credit on their "next" bill for charges for which consumer is not responsible, i.e., overcharges. Some consumers have waited through numerous billing cycles and place numerous calls to "remind" the cell phone service provider that the consumers are entitled to a refund. Some consumers have waited so long that they give up the refund because time and aggravation involved. SB 13 requires cell phone providers to refund these charges within a reasonable period of time.

SB 13 also requires cell phone providers that are aware or should reasonably be aware of an overcharge to refund amount of the overcharge to **all** customers affected by the overcharge, not just to those who complain. The department knows of instances where providers have only refunded money if a customer complained even though the provider knew precisely who and how many of their other customers were affected. This practice amounts to keeping money to which the provider is not entitled. The department believes that this is grossly unfair to consumers. SB 13's requirements to refund all overcharges will hopefully ensure that this type of practice doesn't recur.

For these reasons we support SB 13 and thank you for the opportunity to testify.

Respectfully,

Janet Jenkins
Administrator
Division of Trade & Consumer Protection

Agriculture generates \$51.5 billion for Wisconsin



Tierney, Michael

From: ryan.natzke@gmail.com on behalf of Ryan Natzke [ryan.hovenconsulting@tds.net]
Sent: Wednesday, July 22, 2009 2:13 PM
To: Tierney, Michael
Subject: SB 13

Mike,

Could we please have US Cellular registered in opposition to SB 13?

Thank you,

Ryan Natzke
Government Affairs Specialist
Hoven Consulting, Inc.
44 E. Mifflin St, Suite 600
Madison, WI 53703
(w) (608) 310-8832
(c) (608) 513-4204



September 22, 2009

The Honorable Robert Wirsch
Chair, Senate Committee on Small Business, Emergency Preparedness, Technical Colleges, and
Consumer Protection
State Capitol
Madison, WI

Dear Chairman Wirsch:

I am writing to urge you to advance SB 13, relating to refunds of overcharges by commercial mobile radio service providers.

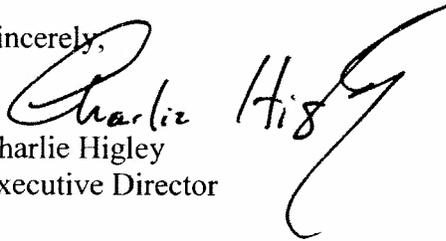
The Citizens Utility Board is a member-supported, nonprofit organization that advocates for reliable and affordable utility service. CUB represents the interests of residential, farm, and small business customers of electric, natural gas, and telecommunication utilities before the Legislature, regulatory agencies, and the courts.

SB 13 would encourage cell phone service providers to exercise corporate responsibility by requiring them to refund any amount they overcharge customers no later than 90 days after they are made aware of or should reasonably be aware of the overcharge. If the provider fails to refund the money within that time period, it is required to pay twice the amount that it overcharged. The bill also allows the Department of Trade, Agriculture, and Consumer Protection or a district attorney to commence an action on behalf of the state to recover a forfeiture of not more than \$200 for the first violation and not more than \$500 for each subsequent violation.

CUB believes it is important that cell phone users be protected from attempts by cell phone providers to keep money that should be returned to consumers for billing mistakes. According to DATCP, cell phones remain one of the products that receive the most complaints.

A similar bill, 2007 SB 320 passed the Senate last year, and a hearing on SB 13 has been held on July 22, 2009. Please take the appropriate steps to advance this important bill through the legislative process.

Sincerely,


Charlie Higley
Executive Director





JULIE LASSA
STATE SENATOR

Date?

Senate Bill 13 Testimony
Senate Committee on Small Business, Emergency Preparedness, Workforce Development,
Technical Colleges and Consumer Protection
Room 400 SE
1:05 p.m.

Chairman Wirch and Committee Members,

Thank you for the opportunity to provide testimony today on Senate Bill 13, the Cell phone Accountability and Liability Legislation (CALL). This legislation uses the same language as the amended 2007 SB 320, which passed the Senate last year, 27-5, with strong bi-partisan support. I am reintroducing CALL on behalf of my constituent, Dennis Goetsch, who unfortunately is unable to appear here today, but who has provided copies of his correspondence for me to distribute to you.

After calling to dispute roaming charges on his cell phone bill, the customer service representative Dennis spoke with explained that the company was aware that a technical problem had occurred with its tower so they would credit his account accordingly. Dennis then inquired about all of the other costumers who were overcharged, where he was then told that the company would not reimburse other customers unless they individually called to complain.

After expressing his disapproval with the company's policy through a letter, Dennis filed a complaint with the Department of Agriculture, Trade and Consumer Protection. DATCP issued a civil investigative demand (which is similar to a subpoena that permits DATCP to obtain information) to the company, asking for the names of customers incorrectly billed. As a result of the investigation, the company issued \$30,700 in credit to 3,601 customers.

By looking at the numbers, it is apparent that the charges did not amount to very much for each individual customer. Many customers likely did not even notice the additional charges, allowing the cell phone service provider to profit from its mistake. This type of practice is unacceptable for a multi-billion dollar industry and is why I have introduced CALL.

CALL encourages cell phone service providers to exercise corporate responsibility by requiring them to refund any amount they overcharge customers no later than 90 days after they are made aware of or should reasonably be aware of the overcharge. If the provider fails to refund the money within that time period, it is required to pay twice the amount that it overcharged. The bill also allows the DATCP or a district attorney to commence an action on behalf of the state to recover a forfeiture of not more than \$200 for the first violation and not more than \$500 for each

subsequent violation. The bill also provides that a person who is injured by the company's failure to credit the overcharge may bring an action against the cell phone provider for temporary or permanent injunctive relief or for three times the amount of the overcharge, or \$200, whichever is greater, together with costs, including reasonable attorney's fees.

The purpose of the private cause of action is to serve as an incentive for the private bar to bring enforcement actions rather than just the state due to the fact that the DATCP has limited staff and the Department of Justice has limited attorneys. In addition, with more people keeping tabs on impermissible activity and taking action to stop it, businesses are more likely to follow the law.

I worked extensively with DATCP and Legislative Council, as well as Senator Kedzie, in appropriately determining how a provider "should reasonably be aware" of the overcharge. This was a difficult task, given that we want to protect consumers but we do not want to hold the cell phone providers to an unattainable standard where they are taken to court for simple mistakes they never realized had occurred. We ultimately agreed upon the language that "if a customer reports an overcharge to a commercial mobile radio service provider, it is presumed that the commercial mobile radio service provider should reasonably be aware of similar overcharges to the customer or to other customers of the commercial mobile radio service provider." We use the word "presumed" because it gives the provider a chance to rebut the claim if it can show facts to support that it was an isolated error, but the language remains comprehensive enough to allow for proper enforcement.

Although I anticipate that some cell phone providers will argue that these new regulations will cause them increased costs for investigating errors, the bill prohibits providers from imposing an additional charge upon a customer solely as a consequence of compliance with this requirement. The bottom line is that if providers make a mistake, they have the obligation to fix it. We know from Dennis' experience that the company knowingly did not refund money it overcharged.

By overcharging their consumers, cell phone providers are taking money that is not theirs. We do not know how many small overcharges have gone unnoticed by consumers thereby allowing providers to profit from their mistakes, but we do know that this multi-billion dollar industry can afford to do its job and return money to which it is not entitled.



Cell Phone four points

It is the businesses responsibility(not the customers) to assure the customer the bill is correct.

- A) When you get your gas or electric bill you don't trudge out thru the snow and reads your meter and say "this bill is wrong, now I have to go to the utility and see if I can get my money back", the customer expects the bill to be correct.
- B) As far as the customer being responsible for going thru an itemized bill, my parents are 70 years old and just for eyesight reasons they cannot go thru an itemized bill, the print is small for the calls but the print is large and bold for the amount to pay. It would be interesting to see what would happen if the calls were big and bold and the billing amount was small.
- C) How can a customer prove they did not make a call that is on their bill. (My situation voicemail and call forward)
- D) What ALLTEL did is electronically steal from their customers. That is white collar theft. If I electronically steal from 10 peoples bank account and 3 people find out about, I don't get the opportunity to only pay the three back, I must pay all 10 and then be penalized by a fine or going to jail. If there is not a penalty for attempting to do business this way it is an incentive for the business to continue to doing business this way. *That is why I am here today.*

What do customers who have been or think they have been over billed do as recourse? DATCP? Do they only have to question the bill or find a definite overcharge? If the customer thinks there may be a large scale problem do they only have to ask the company to look into it?

4411 - 48th Street South
Wisconsin Rapids, WI 54494
August 12, 2004

Mr. Eric Osborn
311-A Mall Drive
Appleton, WI 54915

Dear Mr. Osborn:

I have been an ALLTEL customer for approximately one and a half years. In this time I have never come close to using my allotted monthly minutes on my plan. According to my last two monthly bills I have gone well over my allotted time. Upon examination of these bills and after doing further investigation I have found ALLTEL has been knowingly over-billing their customers due to problems in its cellular and computer systems. I also understand ALLTEL has no intention of initiating corrections of these bills. I find this practice immoral, illegal, and appalling.

Due to my professional background in electrical power generation, I know there are very stiff penalties for companies knowingly participating in "white collar theft." I want to know what you and your company intend to do about this situation as it affects members of my family, friends, me, and many other customers.

I intend to wait until August 27, 2004, for your response. If I do not receive a satisfactory response by that date I intend to take further action(s) on this issue.

I look forward to hearing from you.

Sincerely,



Dennis M. Goetsch

ALLTEL COMMUNICATIONS, INC

4600 W. College Avenue
Appleton, WI 54913
P. O. Box 8046, 54912-8046



August 30, 2004

Mr. Dennis M. Goetsch
4411 48th Street South
Wisconsin Rapids, WI 54494

Mr. Goetsch:

I apologize for the delay in my response, as I was not in receipt of this letter until today. After examining your previous 2 bills I have submitted adjustments from the 7/4 billing for \$3.60 (9 minutes @ \$0.40) and the 8/4 billing for \$13.20 (33 minutes @ \$0.40) for a total of \$16.80. This billing error was caused by the addition of voicemail capacity and did not effect every customer or every call to voicemail. As such we have dealt with this on a case by case basis and are correcting the errors on an individual basis.

Based upon my review of your account you could benefit from a new version of the Total Freedom Plan that was recently introduced. The new version of the plan would include the following features:

200 Anytime Minutes
1000 Night and Weekend Minutes
1000 Alltel Mobile to Mobile Minutes
\$39.95 Monthly Access Charge

The primary difference from your current plan is that the Night and Weekend Minutes and Mobile to Mobile Minutes apply in the same area as your anytime minutes (All 50 states). This plan could have prevented a portion of your overage charges for the past 2 months. If you are interested in changing to this new version of the Total Freedom Plan please give me a call anytime at 920-740-9930.

Thank you for your time,

A handwritten signature in black ink, appearing to read "Eric Osborn". The signature is fluid and cursive, with a long horizontal stroke at the end.

Eric Osborn

Dear Department of Agriculture, Trade & Consumer Protection:

I am contacting you about an over billing problem I have had with ALLTEL Communications. I have been a cellular telephone user for several years and have never gone over my allotted monthly minutes. When I received my bills dated 7/04/2004 and 8/04/2004, and I supposedly used more than my allotted minutes, I began doing some investigating as to why this happened. I talked with an ALLTEL customer service/sales representative at the Wisconsin Rapids, WI office, and I was immediately told my bills were incorrect due to a problem that ALLTEL was having with their Waupaca, WI cellular tower. I was told that any call that this particular tower picked up was automatically and incorrectly call forwarded to the Iron Mountain, MI tower, and the call would automatically be billed as a peak time / call forwarded call no matter when or where it was placed. ALLTEL agreed to adjust my bill for these calls. I was told this problem was common knowledge to the employees of ALLTEL in this region. I began to examine these bills more carefully for the individual calls which were made and also found another problem generated by ALLTEL's cellular system. When a call is made to retrieve your voicemail it is shown as a call from your cellular number to your cellular number and is shown as a "voice retrieval" call. On these bills I had many of these calls from my cellular number to my cellular number that were not voice retrieval, and they were back-to-back-to-back-to-back calls. I obviously did not make these calls. The local ALLTEL office agreed that I did not make these calls and my bill was then again re-adjusted. To date my bills are now correct.

The reason I am contacting you with this complaint letter is that when I told the ALLTEL representatives at the local office and sent a letter to the regional manager in Appleton, WI, that if I was incorrectly over billed due to a problem that their system generated, then very likely all or a large population of their customers in the Central and Eastern Wisconsin region were also over billed. I asked them what ALLTEL was going to do to either alert their customers that their bills could be falsely high or to initiate a corrective action on the bills. I was told ALLTEL had no intention of initiating either and I was told I should consider changing to a different cellular plan. I told them I felt this way of doing business is considered "white collar theft" and I find it illegal, immoral and appalling. When a business charges a customer for services provided, it is the business's, not the customers, responsibility to assure the charges are correct.

I am asking nothing for myself with this letter as my bills have been individually corrected. I am asking that the appropriate agencies investigate this problem further. If they find there has been an over billing problem, then ALLTEL should have to correct all their customers bills, prove the bills have been corrected and ALLTEL should be penalized severely enough that ALLTEL will know that this way of doing business will not be tolerated.

I am including the letter I sent to the regional manager, his response, and my bills in the months where I was knowingly over billed. I have hi-lighted many of the calls where I was knowingly over billed.

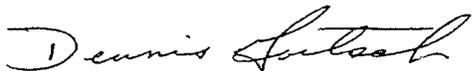
If you need to contact me I will gladly answer any of your questions and give you any information I can on this situation.

You may contact me at:

Dennis Goetsch
4411 48th St S
Wisconsin Rapids, WI 54494

(715) 423-7055 home
(715) 422-5419 work
(715) 570-6341 cell

Sincerely ,

A handwritten signature in cursive script that reads "Dennis Goetsch".

Dennis Goetsch

4/18/05

Hi Marsha:

As you requested during our telephone conversation on 4/18/05 about ALLTEL's knowingly over billing their customers, I am sending you a copy of a letter from Ms. Wendy Hickok to the FCC. This letter is in response to a complaint I also filed with the FCC. In her letter to the FCC, Ms. Hickok states "It is ALLTEL's practice to notify customers, via billing inserts, when we have prior knowledge of a major systems error impacting the billing statements of our customers." This statement is a lie.

When the problem occurred, I was told by an ALLTEL customer representative that this problem was common knowledge to all ALLTEL employees. This problem was allowed to exist for approximately one month, impacting two billing cycles. I asked the local office in Wisconsin Rapids and the regional manager in Appleton, Mr. Eric Osborn, to either correct the bills or place an insert in the next billing statement to alert their customers they may have been over billed. I was told they would not do that.

If ALLTEL would have been willing to include an insert, I would have considered it an appropriate corrective action, I would have considered the issue closed and would not have pursued it any further. ALLTEL feels it is ok to knowingly over bill their customers and to correct bills only if they get caught. This is fraud. It is my opinion ALLTEL should have to correct all of the bills of the affected customers, prove they corrected them and then be punished severely enough to realize that this type of business practice will not be tolerated.

Thank you for helping me with this matter. If you have any questions, please contact me via email at:

dennis.goetsch@mstc.edu

or by telephone at :

(715) 423-7055 Home

(715) 570-6341 Cell

(715) 422-5419 Work

Thank you

Dennis Goetsch



March 14, 2005

Ms. Martha Contee
Consumer Information Bureau
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

*Forwarded
to
MARSHA BUNG
4/19/05*

**RE: Dennis Goetsch - IC 05-I0144201
4411 48th St. South
Wisconsin Rapids, WI 54494
6300441901**

Ms. Contee:

I am in receipt of the complaint, regarding our customer listed above, dated 04.01.05. Mr. Goetsch states that he has experienced a billing issue, whereby he has been double billed for voicemail retrieval calls. Mr. Goetsch acknowledges that his billing issues have been corrected, but he has concerns regarding our general billing practices.

It is ALLTEL's practice to notify customers, via bill message inserts, when we have prior knowledge of a major systems error impacting the billing statements of our customers. The situation to which Mr. Goetsch refers involved calls being incorrectly routed through the Iron Mountain, WI tower due to an isolated routing error that we did not anticipate.

Although ALLTEL makes a concentrated effort to ensure that customers are billed correctly for the services they use, our customers can continue to review their billing statements to ensure the absence of any unforeseen billing issues. Our employees are empowered to correct and adjust any billing inaccuracies that are brought to our attention.

ALLTEL, we recognize that exceptional customer service is essential to our success. I trust this letter provides confirmation of our resolution of this matter. We appreciate the opportunity to address the concerns of our customers.

Sincerely,

Wendy Hickok
ALLTEL Executive Customer Relations
Wendy.hickok@alltel.com
501.905.6190

cc Dennis Goetsch



November 18, 2004

To: Elizabeth.Howard@datcp.state.wi.us

**RE: File: 443221
Dennis Goetsch
4411 48th St S
Wisconsin Rapids, WI 54494
6300441901**

Ms. Howard:

I am in receipt of your correspondence regarding our customer listed above, dated 10.28.04. Mr. Goetsch states that he has experienced a billing issue, whereby he has been double billed for voicemail retrieval calls. Mr. Goetsch acknowledges that his billing issues have been corrected, but he has concerns regarding our general billing practices.

It is ALLTEL's practice to notify customers, via bill message inserts, when we have prior knowledge of a major systems error impacting the billing statements of our customers. The situation to which Mr. Goetsch refers involved calls being incorrectly routed through the Iron Mountain, WI tower due to an isolated routing error that we did not anticipate.

Although ALLTEL makes a concentrated effort to ensure that customers are billed correctly for the services they use, our customers can continue to review their billing statements to ensure the absence of any unforeseen billing issues. Our employees are empowered to correct and adjust any billing inaccuracies that are brought to our attention.

We recognize that exceptional customer service is essential to our success. We trust that this letter provides confirmation of the resolution of this matter and appreciate the opportunity to address our customer's concerns.

Sincerely,

Wendy Hickok
ALLTEL Executive Customer Relations
Wendy.hickok@alltel.com
501.905.6190