

Schools and Libraries (E-Rate) Program

Frequently Used Terms



E-RATE PROGRAM

The common term used in place of the Schools and Libraries Program. The E-rate Program provides discounts to schools and libraries for eligible products and services.

FUNDING YEAR (FY)

The funding year is a time during which program support is being provided. The FY begins July 1 and ends June 30 of the following calendar year.

NEWS BRIEF

A weekly newsletter that provides up-to-date program information, including important dates, tips regarding the application process, and other breaking news.

SCHOOLS AND LIBRARIES PROGRAM (SL)

One of the four universal service programs administered by USAC.

UNIVERSAL SERVICE

Universal service is the principle that all Americans should have access to communications services. Universal service is also the name of a fund and the category of FCC programs and policies to implement this principle.

UNIVERSAL SERVICE ADMINISTRATIVE COMPANY (USAC)

An independent, not-for-profit corporation created by the FCC in 1997 to administer the four universal service programs which help provide communities across the country with access to affordable telecommunications services.

UNIVERSAL SERVICE FUND (USF)

Money collected from telecommunications companies and dedicated to fulfilling the goals of universal service. Under the authority of the 1996 Telecom Act, the FCC created the USF as well as the Universal Service Administrative

Company (USAC), the organization charged with administering universal service. Companies make contributions to universal service based on revenues from providing international and interstate telecommunications services.

TOOLS AND SYSTEMS

DATA RETRIEVAL TOOL (DRT)

A web-based USAC tool used to access information related to applications, funding commitments, and disbursements.

E-CERTIFICATION (E-CERT)

Process that allows applicants to certify and submit forms online, eliminating the need for a paper form with an original signature.

E-FILE

USAC's online forms submission tool for service providers, available at <https://forms.universalservice.org>.

E-RATE PRODUCTIVITY CENTER (EPC)

EPC is the account and application management portal for the Schools and Libraries (E-rate) Program. Applicants, consultants, and service providers participating in the E-rate Program use this tool to manage program processes and to submit questions.

FEDERAL ACTS, ORDERS, AND NOTICES

CHILDREN'S INTERNET PROTECTION ACT (CIPA)

A law that mandates certain internet safety policy and filtering requirements for recipients of E-rate Program discounts for services other than telecommunications services.

E-RATE MODERNIZATION ORDER

The FCC Report and Order that modernized the E-rate Program and

focused on high-speed broadband connectivity to schools and libraries (FCC 14-99).

LOWEST CORRESPONDING PRICE (LCP)

The lowest price that a service provider charges to non-residential customers who are similarly situated to a particular E-rate Program applicant (school, library, or consortium) for similar services.

LIBRARY SERVICES AND TECHNOLOGY ACT (LSTA)

The LSTA, 20 U.S.C. Section 9121 et seq., (1996) provides the statutory definition of a library.

NO CHILD LEFT BEHIND ACT

The No Child Left Behind Act, 20 U.S.C. Section 7801 et seq., provides the statutory definition of elementary and secondary schools.

NOTICE OF PROPOSED RULE MAKING (NPRM)

An announcement issued by the FCC to detail proposed changes to FCC rules and policies and seek public comment on the changes.

PUBLIC NOTICE (PN)

A notice issued by the FCC to notify the public of an action taken, a change made, or an upcoming event.

ROLES WITHIN AND AROUND THE PROGRAM

498 COMPANY OFFICER

The officer of a service provider company who is authorized to certify that data set forth in the FCC Form 498 is true, accurate, and complete. The 498 Company Officer would typically be president, vice president of operations, vice president of finance, comptroller, treasurer, or a comparable position.

499 COMPANY OFFICER

A person who occupies a position specified in the corporate by-laws (or partnership agreement), and would typically be president, vice president for operations, vice president for finance, comptroller, treasurer, or a comparable position.

ACCOUNT ADMINISTRATOR

An EPC user who can manage users, permissions, and related entities for an organization such as a school, library, service provider, or consulting firm.

ADMINISTRATIVE AUTHORITY

The relevant authority with responsibility for administration of the eligible school or library who must certify the status of the entity's compliance with the Children's Internet Protection Act (CIPA) in order to receive universal service support.

APPLICANT

The entity applying for universal service support. In the Schools and Libraries Program the entity is a school, library, consortium, or other eligible entity that files program forms.

BILLED ENTITY

The entity that receives the bill and pays for the supported service. A Billed Entity may be different from the physical location being supported.

BOARD OF DIRECTORS

USAC Board of Directors

CLIENT SERVICE BUREAU (CSB)

A helpline available to assist applicants and service providers. You can call CSB toll free at (888) 203-8100.

COMMISSION

The short name for the Federal Communications Commission (FCC). See "FCC."

COMMON CARRIER

An organization recognized by a regulatory authority (such as a state public utility commission) to provide telecommunications services to all requesting parties, or an organization that holds itself out to provide such services generally to the public for a fee.

CONSORTIUM

A consortium (plural consortia) is a group of entities that apply together for funding.

CONSULTANT

A company or individual (non-employee of the entity) selected to perform certain activities related to the application process on behalf of the applicant or service provider for a fee. A Letter of Agency (LOA) or consultant agreement must be in place before the consultant undertakes these activities.

CONTRIBUTOR

A company that, based on the revenue reported on the FCC Forms 499-A/Q, is required to pay contributions directly to the Universal Service Fund.

DELEGATED USERS

The employee(s) of a service provider company authorized to enter and modify company information on FCC Forms 498 and 499 through the E-File application.

EDUCATIONAL SERVICE AGENCY (ESA)

A regional public multi-service agency authorized by state statute to develop, manage, and provide services or programs to its component school districts. In some states, ESAs are called Educational Service Units (ESUs), Local Educational Agencies (LEAs), Board of Cooperative Educational Services (BOCES), or other similar designations.

ELIGIBLE ENTITY

An entity that meets the requirements for eligibility to participate in the program.

FCC FORM 498 COMPANY OFFICER

See "498 Company Officer."

FCC FORM 498 DELEGATED USERS

See "Delegated Users."

FCC FORM 498 GENERAL CONTACT

See "General Contact."

FEDERAL COMMUNICATIONS COMMISSION (FCC)

The U.S. government agency that regulates interstate and international communications and oversees the Universal Service Fund.

GENERAL ACCOUNTING OFFICE (GAO)

An agency that studies and reports on the programs and expenditures of the federal government. It studies how the federal government spends taxpayer dollars, evaluates federal programs, audits expenditures and issues legal opinions.

GENERAL CONTACT

The employee of a service provider company who filled out the FCC Form 498.

GENERAL FINANCIAL CONTACT

A person who is authorized by the applicant to retrieve the FCC Form 498 information and obtain access to EPC. They are able to complete but not certify updates to the FCC Form 498.

HEAD START

A comprehensive child development program that serves preschool-age children and their families. Head Start facilities in some states are eligible for E-rate Program funding.

INTERNET SERVICE PROVIDER (ISP)

A company that provides internet access service (also referred to as a service provider).

OFFICE OF MANAGEMENT AND BUDGET (OMB)

Part of the Executive Office of the President, Office of Management and Budget (OMB) reviews and approves FCC forms that are used by universal service contributors and universal service program participants, contributors and service providers.

PREPARER

The employee of company that filed an FCC Form 499-A/Q.

SCHOOL OR LIBRARY OFFICIAL

A person who occupies a position of authority for the applicant (typically a superintendent, assistant superintendent, principal, assistant principal, library director, assistant library director, county administrator, district administrator, or state education department or state library lead). Must be authorized to certify that the information provided in the FCC Form 498 is true, accurate, and complete. This role cannot be assigned to a consultant.

SERVICE PROVIDER

A company that participates in the Schools and Libraries Program and provides telecommunications or internet services, equipment, hardware, or software.

TELECOMMUNICATIONS CARRIER

Common carrier, as defined by the FCC, is an entity that provides telecommunications service including interexchange carriers, wireless carriers, and competitive local exchange carriers (also referred to as service providers).

TERMS TO KNOW BEFORE APPLYING**BILLED ENTITY NUMBER (BEN)**

A unique number assigned by USAC to each billed entity (school, library, or consortium) that pays for services.

CONSULTANT REGISTRATION NUMBER (CRN)

A unique eight-digit identification number assigned by USAC to consultants.

CORES ID

A 10-digit number that the FCC assigns to a business or individual that registers with the FCC. It is associated with an entity's Taxpayer Identification Number (TIN) and is required before filing FCC Forms 499-A/Q.

FCC REGISTRATION NUMBER (FCC RN)

See "CORES ID."

FSCS CODE

An identifying code for public libraries issued by the Federal-State Cooperative System (FSCS), a cooperative program between the federal government and the states. FSCS data on public libraries is received from The Institute of Museum and Library Services (IMLS).

FUNDING REQUEST NUMBER (FRN)

A unique number that USAC assigns to each funding request in an FCC Form 471.

LETTER OF AGENCY (LOA)

A Letter of Agency (LOA) authorizes a consortium leader to apply for program support on behalf of each consortium member or a consultant to conduct specified activities on behalf of an applicant or service provider.

NCES CODE

An identification code for public schools issued by the National Center for Education Statistics (NCES), the primary federal entity for collecting and analyzing data related to education. Private schools may also request NCES codes.

NON-INSTRUCTIONAL FACILITY (NIF)

A school building without classrooms or a library building without public areas. Examples of school NIFs include administrative buildings, bus barns, and cafeteria facilities. Examples of library NIFs include administrative buildings, bookmobile garages, and interlibrary loan facilities.

PERSONAL IDENTIFICATION NUMBER (PIN)

A code assigned to a specific authorized person at a specific billed entity to allow online form certification (see e-certification).

SERVICE PROVIDER IDENTIFICATION NUMBER (SPIN)

A unique number that USAC assigns to each service provider once that service provider has submitted the FCC Form 498 to USAC.

SPIN – SERVICE PROVIDER 498 ID

See "FCC Form 498" or "Service Provider Identification Number."

STUDY AREA CODE (SAC)

A unique number that USAC assigns to eligible telecommunications carriers (ETCs) that uniquely identifies that company based on its service area. Companies must have at least one SAC per state in which they operate, but can have more than one SAC within a state if they have more than one service area.

ELIGIBLE SERVICES**BASIC MAINTENANCE OF INTERNAL CONNECTIONS (BMIC)**

A Category Two service type on the Eligible Services List. Basic Maintenance of Internal Connections services cover the repair and upkeep of eligible products.

BUNDLED SERVICES COST ALLOCATION

Beginning with FY2015, E-rate Program recipients must cost allocate non-ancillary ineligible components that are bundled with eligible products or services, such as handsets included with telephone service or netbooks bundled with internet access, including those components that previously would have fallen within the scope of components not requiring cost allocation as described in the 2010 Clarification Order.

CATEGORY ONE SERVICES

Services used to connect broadband or internet to eligible locations, or services that provide the basic conduit access to the internet. Data Transmission Services and Internet Access, and Voice Services are Category One services.

CATEGORY TWO SERVICES

Internal connections services needed to enable high-speed broadband connectivity and broadband internal connections components. Category Two includes local area networks/ wireless local area networks (LAN/ WLAN), internal connections components, basic maintenance of internal connections components, and managed internal broadband services.

DATA TRANSMISSION SERVICES AND INTERNET ACCESS

A Category One service type on the Eligible Services List. Includes broadband connectivity and basic conduit access to the internet. This does not include charges for content, equipment purchases, or other services beyond basic conduit access to the internet. This service type also covers lit or dark fiber and, in special circumstances, self-provisioning of dark fiber.

DEMARCATION OR DEMARC

A demarcation refers to the point where a service provider's network ends and where an applicant's local area network (LAN) begins.

DIRECT CONNECTIONS

Direct connections allow rural schools and libraries to share access to high-speed broadband services.

DISTRICT-WIDE DISCOUNT RATES

Starting with FY2015, all funding requests for any school or combination of schools within a school district qualify for a single school-district-wide discount rate.

ELIGIBLE SERVICES

Products and services that are eligible for universal service support.

ELIGIBLE SERVICES LIST (ESL)

An FCC-released annual list of the products and services approved for funding by the FCC under the Schools and Libraries Program.

INTERNAL CONNECTIONS

A Category Two service type on the Eligible Services List.

Internal Connections services are eligible products, such as routers, switches, hubs, and wiring. Eligible products are located at the applicant site and must be considered a necessity to transport information to classrooms or publicly accessible areas of a library.

LOCAL AREA NETWORK (LAN)

A voice, data, and/or video network that provide connections generally within an eligible school or library to other locations within the school or library.

MANAGED INTERNAL BROADBAND SERVICES (MIBS)

A category of service on the Eligible Services List. Services provided by a third party for the operation, management, and monitoring of internal connections components. E-rate support is limited to eligible expenses or portions of expenses that directly support and are necessary for the broadband connectivity within schools and libraries.

MANAGED WI-FI

See "Managed Internal Broadband Services (MIBS)"

VOICE OVER INTERNET PROTOCOL (VOIP)

A technology that allows users to make phone calls using the same line as an internet connection

VOICE SERVICES

A Category One service type on the Eligible Services List. Telephone services, such as Centrex, local and long distance, POTS, wireless telephone service, VoIP, etc. are voice services. Starting with FY2015, support for voice services will be reduced by 20 percentage points a year until support ends in FY2019.

WIDE AREA NETWORK (WAN)

A voice, data, and/or video network that provides connections from within an eligible school or library to other locations beyond the school or library.

DISCOUNTS

ALTERNATIVE DISCOUNT MECHANISMS

Schools that choose not to use the National School Lunch Program (NSLP) participation numbers to calculate their E-rate Program discounts may use certain federally-approved alternative mechanisms instead. These alternative discount mechanisms cannot be less stringent than the same measure of poverty established for the NSLP.

CATEGORY TWO BUDGET

Starting with FY2015, applicants applying for Category Two services will be limited to a five year pre-discount budget for those services.

COMMUNITY ELIGIBILITY OPTION (CEO)

See "Community Eligibility Provision (CEP)."

COMMUNITY ELIGIBILITY PROVISION (CEP)

An alternative provision to the normal requirements for annual determinations of eligibility for free and reduced price meals under the National School Lunch Program. Schools must have at least 40 percent of their students directly certified to qualify for CEP.

DISCOUNT CALCULATIONS

Discounts in the program can be found in the discount matrix, by using the percentage of students eligible for the National School Lunch Program or an equivalent measure of poverty and the rural or urban status of the school district or library system.

NATIONAL SCHOOL LUNCH PROGRAM (NSLP)

This federal program provides school lunches to eligible students at a free or reduced rate.

NON-DISCOUNT PORTION

The non-discount portion (also called non-discount share) is the applicant's share of the cost of the eligible E-rate Program products and services, i.e., the cost to be paid by the applicant after the E-rate Program discount is applied.

URBAN/ RURAL STATUS

Every school or library in the United States is located in either a rural or an urban area, based on U.S. Census data.

PROGRAM FORMS AND CORRESPONDING LETTERS

BEAR – FCC FORM 472

See "FCC Form 472"

BEAR NOTIFICATION LETTER

A BEAR (FCC Form 472) Notification Letter is sent to the service provider and the applicant after a BEAR form has been processed by USAC.

FCC FORM 470

The Description of Services Requested and Certification Form is an FCC form that schools and libraries complete to request services and establish eligibility.

FCC FORM 471

The Services Ordered and Certification Form is an FCC form that schools and libraries use to report services ordered and discounts requested for those services.

FCC FORM 472 (BEAR)

The Billed Entity Applicant Reimbursement Form is an FCC form that schools and libraries submit to USAC after paying for services in full, to request reimbursement for the discount on those services.

FCC FORM 473 (SPAC)

The Service Provider Annual Certification Form is an FCC form that service providers file annually to certify that they will comply with program rules and guidelines. This must be filed before USAC will pay invoices.

FCC FORM 474 (SPI) The Service Provider Invoice Form is an FCC form

that service providers submit to request reimbursement for discounted eligible services already provided to the schools or libraries on their customer bills.

FCC FORM 479

The Certification by Administrative Authority to Billed Entity of Compliance with the Children's Internet Protection Act Form is an FCC form that consortium members (the administrative authority for CIPA purposes) submit to their consortium leader to certify that they are in compliance with the Children's Internet Protection Act. After all FCC Forms 479 are collected, the consortium leader can accurately complete the FCC Form 486.

FCC FORM 486

The Receipt of Service Confirmation and Children's Internet Protection Act Certification Form is an FCC form that schools and libraries file to inform USAC that services have begun, and of their CIPA compliance.

FCC FORM 486 NOTIFICATION LETTER

This letter is issued by both the applicant and service provider to indicate that an FCC Form 486 has been successfully processed.

FCC FORM 498

The Service Provider and Billed Entity Identification Number and General Contact Information Form issued to collect contact, remittance, and payment information from service providers and applicants receiving universal service support. Service providers must fill out this form to participate in any of the universal service programs. As of July 1, 2016, applicants who choose the Billed Entity Applicant Reimbursement (BEAR) payment method will need to file this form to receive an ID number (498 ID) for reimbursement payments.

FCC FORM 500

The Funding Commitment Adjustment Request Form is filed by schools and libraries to notify USAC of reductions

to or cancellations of approved FRNs and/or changes to reported Service Start Dates or Contract Expiration Dates, to request a service delivery extension for non-recurring services, or to notify USAC of an allowable equipment transfer.

RECEIPT ACKNOWLEDGMENT LETTER (RAL)

A RAL is issued by USAC to both the applicant and service provider to indicate that a filed FCC Form 471 has been certified before the close of the filing window.

SPAC – FCC FORM 473

See "FCC Form 473"

SPI – FCC FORM 474

See "FCC Form 474"

APPLICATION PREPARATION AND REVIEW

28-DAY WAITING PERIOD

The minimum time period an applicant is required to wait after posting the FCC Form 470 before entering into any contract with a service provider.

ALLOWABLE CONTRACT DATE (ACD)

The Allowable Vendor Selection/Contract Date is the earliest date on which an applicant can sign a contract for contracted services or enter into an arrangement for tariffed (T) or month-to-month (MTM) services with a service provider.

BID

A response from a service provider (bidder) to a request for services.

COMPETITIVE BIDDING PROCESS

The process conducted by an applicant to select a service provider and order products and/or services. This process must be a fair and open competitive procurement.

CONTRACT AWARD DATE (CAD)

The date the contract is awarded to the service provider.

CONTRACT EXPIRATION DATE (CED)

The date the contract between the applicant and service provider ends.

CORRECTIVE SPIN CHANGE

A change to the SPIN featured on one or more FRNs that corrects a data entry error, reflects a merger or acquisition, or fixes some other type of error. It is not the result of a change to the actual service provider.

EVALUATION

A mechanism for assessing and choosing a service provider from incoming bids. Note that the price of the eligible products and services must be included as a factor in the evaluation and that factor must be weighted more heavily than any other single factor.

FCC FORM 471 FILING WINDOW

The period generally between mid-January and mid-March (prior to the start of the funding year) when forms filed are treated as having been received on the same day and are considered for funding before any other forms filed after the window closes.

FUNDING COMMITMENT DECISION LETTER (FCDL)

A letter that contains USAC's funding decisions on an applicant's funding requests.

LEGALLY BINDING AGREEMENT

A written offer from a service provider and acceptance from the applicant that includes all the material terms and conditions and is legally binding.

MINI-BID

An evaluation process used by applicants when a state files an FCC Form 470 and signs state master contracts with more than one service provider. The applicant must evaluate all eligible state master contracts and demonstrate why the service provider it chooses is the most cost-effective solution.

MINISTERIAL AND CLERICAL ERRORS

Sometimes known as M&C errors,

these are errors applicants make on FCC Forms 470 or 471 that can be corrected after the forms are certified.

PRICING TRANSPARENCY

Provides greater visibility into pricing and technology choices by applicants. Information and pricing regarding the specific services and equipment purchased by schools and libraries shall be publicly available on USAC's website.

PROGRAM INTEGRITY ASSURANCE (PIA)

The compliance review process of FCC Forms 471 that must be completed before funding commitments are made by USAC.

REQUEST FOR PROPOSAL (RFP)

A form of solicitation for products or services that provides detailed information regarding those products or services and any additional details necessary for potential bidders to respond. Program applicants may issue RFPs in addition to filing the FCC Form 470.

SELECTIVE REVIEW

A separate component of the Program Integrity Assurance (PIA) review process that follows up on certifications that applicants make on their FCC Forms 471 about the competitive bidding process and the necessary resources to make effective use of requested services.

SELECTIVE REVIEW INFORMATION REQUEST (SRIR)

The request for information sent to applicants when they have been chosen for Selective Review.

SERVICE END DATE

The date that services will end for an FRN. USAC may adjust this date if a program violation is identified or a deadline is missed.

SERVICE START DATE

The date that services will start for an FRN. USAC may adjust this date if a program violation is identified or a deadline is missed.

STATE MASTER CONTRACT (SMC)

A contract that is competitively bid and implemented by a state government which can be used by eligible entities within the state to procure products or services, or both.

STATE REPLACEMENT CONTRACT

A state master contract, filed pursuant to a state-filed FCC Form 470, which can replace an existing state master contract that expires before the end of the upcoming funding year.

WAVE

This term is used for a group of funding commitment notifications that USAC issues to applicants and service providers on a given date. Waves are usually issued weekly.

POST-COMMITMENT AND PROGRAM VIOLATIONS**1ST DEMAND LETTER**

The initial letter sent by USAC to recover funds from applicants or service providers who have committed program rule violations.

2ND DEMAND LETTER

A follow-up letter to a 1st Demand Letter sent by USAC in an attempt to recover funds from applicants or service providers who have committed program rule violations.

APPEAL

An appeal is a request to reconsider a USAC decision.

AUDIT

A review of documentation and resources that verify the state of compliance with program rules.

BENEFICIARY AND CONTRIBUTOR AUDIT PROGRAM (BCAP)

Run by USAC, and carried out by auditors trained in universal service and program audit requirements, these audits of beneficiaries and contributors serve to identify noncompliance with program rules and amounts of recoverable funds.

COMMITMENT ADJUSTMENT (COMAD)

The process by which a funding commitment is reduced because of program rule violations.

COMMITMENT ADJUSTMENT LETTER (CAL)

This letter notifies both the applicant and the service provider of a COMAD. It contains a Funding Commitment Report which lists the Funding Request Numbers (FRNs) affected by the COMAD.

DETAILED AUDIT FINDING WORKSHEET (DAF)

A worksheet that contains background information and notes the basis of an exception during an audit.

DOCUMENT RETENTION

Applicants and service providers must retain documentation related to the application for, receipt, and delivery of discounted services for at least 10 years from the last date of service delivery.

INVOICE

A statement or document that (1) service providers submit to USAC after they have provided or completed service to the applicant or (2) applicants submit to USAC after they have paid for services in full. Invoices are submitted using FCC Form 474 (service providers) or FCC Form 472 (applicants).

INVOICE EXTENSION

A single, one-time 120-day extension of the deadline to submit an invoice – FCC Form 472 (BEAR Form) or FCC Form 474 (SPI Form). The extension must be requested on or before the invoice deadline.

INVOICE STATUS REPORT (ISR)

A USAC-generated report sent to service providers upon receipt of the service provider's invoices. The report identifies which invoice line items were accepted and denied.

OPERATIONAL SPIN CHANGE

A change to the SPIN featured on one or more FRNs made as a result of a change to the actual service provider.

PAYMENT QUALITY ASSURANCE (PQA) PROGRAM

A USAC program which assesses specific payments made to beneficiaries in all four programs to determine if these payments were made in accordance with FCC rules. Using results of these assessments, USAC calculates estimates of improper payment rates and provides this information to the FCC.

QUARTERLY DISBURSEMENT REPORT

A report issued by USAC to the applicant detailing all invoicing activity (BEARs and SPIs) for all funding years that occurred during the previous quarter.

REVISED FUNDING COMMITMENT DECISION LETTER (RFCDL)

A letter issued by USAC to applicants and service providers when post-commitment changes occur to a funding commitment.

RECOVERY OF IMPROPERLY DISBURSED FUNDS (RIDF)

An RIDF is required when there has been a COMAD but funds have already been disbursed in excess of the revised commitment amount.

RED LIGHT RULE

A requirement that the FCC withholds action on an application, payment, and/or other requests for benefits when the universal service program participant is delinquent in non-tax debts owed to the FCC or other federal governmental agencies.

RED LIGHT STATUS

An entity is considered in Red Light status when the Red Light Rule goes into effect (the entity is delinquent). USAC will not make any disbursements until the delinquency has been satisfied or payment arrangements are made.

REMAND

Action taken by the FCC to return applications to USAC for further review.

SERVICE SUBSTITUTION

A change in the products and/or services originally requested in an FRN.

WHISTLE BLOWER ALERT/ "CODE 9 CALL"

This hotline allows members of the public to report suspected violations of program rules to USAC. These reports can be made anonymously and toll free by calling (888) 203-8100.