FILED³

AUG 0 4 2004

Missouri Public Service Commission

APR

ANNUAL PERCENTAGE RATE

ACTUAL PHONE RATE

Case No(s)LT-2004-0516/XT-2004
Date 7-16-04 Rptr 45 0617

5¢/minute 20 minutes \$1.00 \$2.95 Surcharge \$3.95

\$3.95/20 = 19.7¢

<u>APR</u> 19.7¢

5¢/minute 10,000 minutes \$500 Toll 2.95 \$502.95

\$502.95/10,000 = .0529

APR \$53¢/minute 5¢
<u>10,000</u> minutes
\$500.00

EXEMPT BUSINESS CLASS

5¢ <u>20</u> \$1.00 \$2.95 RESIDENTIAL SURCHARGE \$3.95 20 MINUTES

BUSINESS

FREE RIDE

RESIDENTIAL

FULL BURDEN OF "ACCESS COST RECOVERY"