

Missouri Public
Service Commission

ADOPTION NOTICE

REC'D APR 22 2003

Pursuant to Order of the Missouri Public Service Commission, issued in Case No. TM-2002-368, The Phone Connection, Inc. d/b/a Affordable Phone Company was authorized to adopt the basic local exchange tariff of Payroll Advance, Inc.

The Phone Connection, Inc. d/b/a Affordable Phone Company hereby adopts ratifies and makes its own, in every respect as if the same had been originally filed by it, all schedules, rules, notice concurrences, schedule agreements, division, authorities or other instruments whatsoever, filed with the Missouri Public Service Commission, by Payroll Advance, Inc., prior to the effective date of the Commission's Order issued in Case No. TM-2002-368.

By this notice The Phone Connection, Inc., d/b/a Affordable Phone Company also adopts and ratifies all supplements or amendments to any of the above schedules, etc. which Payroll Advance, Inc., has heretofore filed with the Commission.

Issued: April 22, 2003

By: Charles H. Huck, President
The Phone Connection, Inc.,
d/b/a Affordable Phone Company
617 East 9th Street
Mountain Home, Arkansas 72653

Effective: June 6, 2003

CANCELLED
September 19, 2011
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CD-2012-0061; YC-2003-1856

Missouri Public
Service Commission

FILED JUN 06 2003

MISSOURI TELECOMMUNICATIONS TARIFF

The Phone Connection, Inc. d/b/a Affordable Phone Company

This tariff contains the descriptions, regulations, and rates applicable to the resale of prepaid basic local telecommunications services offered by The Phone Connection, Inc., d/b/a Affordable Phone Company (Affordable) within the State of Missouri. The Company has principal offices at 617 East 9th Street, Mountain Home, Arkansas 72653, telephone number (870) 425-3060. This tariff is on file with the Missouri Public Service Commission ("Commission") and a copy also may be inspected during business hours at the Company's principal place of business. The Missouri Public Service Commission, in its Order Granting Certificate to Provide Basic Local Telecommunications Services in Case No.TA-2002-367, has classified Affordable and the telecommunications services it offers as competitive and has waived the following statutes and regulations:

STATUTES

Section 392.210.2	uniform system of accounts
Section 392.240.1	rates, rentals, service & physical connections
Section 392.270	valuation of property (ratemaking)
Section 392.280	depreciation accounts
Section 392.290	issuance of securities
Section 392.300.2	acquisition of stock
Section 392.310	stock and debt issuance
Section 392.320	stock dividend
Section 392.330	issuance of securities, debt and notes
Section 392.340	reorganizations

COMMISSION RULES

4 CSR 240-10.020	depreciation fund income
4 CSR 240-30.010(2)(C)	posting of tariffs
4 CSR 240-30.040	uniform system of accounts
4 CSR 240-32.030(4) (C)	exchange boundary maps
4 CSR 240-33.030	minimum charges
4 CSR 240-35	reporting of bypass

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MoPSC No.1
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MISSOURI TELECOMMUNICATIONS TARIFF

Payroll Advance, Inc.

This tariff contains the descriptions, regulations, and rates applicable to the resale of prepaid basic local telecommunications services offered by Payroll Advance, Inc. (Payroll) within the State of Missouri. The Company has principal offices at 808 South Baker, Mountain Home, Arkansas 72643, telephone number (877) 425-4676. This tariff is on file with the Missouri Public Service Commission ("Commission") and a copy also may be inspected during business hours at the Company's principal place of business. The Missouri Public Service Commission in its Order in Case No. TA-99-405 has classified Payroll and its telecommunications services offered as competitive and has waived the following statutes and regulations:

STATUTES

Section 392.210.2	uniform system of accounts
Section 392.270	valuation of property (ratemaking)
Section 392.280	depreciation accounts
Section 392.290.1	issuance of securities
Section 392.300.2	acquisition of stock
Section 392.310	stock and debt issuance
Section 392.320	stock dividend payment
Section 392.330	issuance of securities, debt and
Section 392.340	reorganizations

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COMMISSION RULES

4 CSR 240-10.020	depreciation fund income
4 CSR 240-30.040	uniform system of accounts
4 CSR 240-35	reporting of bypass and customer specific arrangements
4 CSR 240-2.060(4)H)	filing 45-day tariff

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By: Charles H. Huck
President

Payroll Advance, Inc.

808 South Baker

Mountain Home, Arkansas 72643

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EXPLANATION OF SYMBOLS

The following are the only symbols used for the purposes indicated below:

C - To signify changed regulation

D - Delete or discontinue

I - Change resulting in an increase to a customer's bill

M - Moved from another tariff location

N - New

R - Change resulting in a decrease to a customer's bill

T - Change in text of regulation but no change in rate or charge

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TARIFF FORMAT

- A. Sheet Numbering - Sheet numbers appear in the upper right corner of the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheet 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each sheet. These numbers are used to determine the most current sheet version on file with the Commission. For example, the 4th revised sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc., the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff sheet in effect.
- C. Paragraph Numbering Sequence - There are nine (9) levels of paragraph coding. Each level of coding is subservient to its next higher level:

2.
2.1.
2.1.A.
2.1.A.(1).
2.1.A.(1).a.
2.1.A.(1).a.I.
2.1.A.(1).a.I.(A).
2.1.A.(1).a.I.(A).i.
2.1.A.(1).a.I.(A).i.(a).

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Billed Party - The person or entity responsible for payment of Payroll's service. The Billed Party is the Customer in whose name service is registered with Payroll Advance, Inc.

Called Station - The terminating point of a call.

Calling Station - The originating point of a call.

Carrier - The facilities-based telecommunications provider whose services are being resold to the Customer by the Company.

Commission - The Missouri Public Service Commission.

Company - Payroll Advance, Inc.

Customer - The person who orders or uses service and is responsible for payment of charges and compliance with tariff regulations.

Local Calling Scope - Includes the Metropolitan Calling Area (MCA) mandatory calling scope of the incumbent local exchange company but does not include tiers designated as optional.

Suspension - The first 14 days when service is blocked from customer use prior to termination of service.

Telecommunications - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, or any other form of intelligence.

Termination - Complete disconnection of service.

User - A customer, or any person or entity which makes use of services provided to a Customer under this Tariff.

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SECTION 2- RULES AND REGULATIONS

2.1 APPLICATION OF TARIFF

- 2.1.A This tariff contains the Rates, Rules and Regulations governing the resale of prepaid basic local telecommunications service by Payroll in those exchanges of incumbent local exchange companies in the State of Missouri specified in this tariff.
- 2.1.B The telecommunications services of Payroll are not part of a joint undertaking with any other entity providing telecommunications channels, facilities, or services. However, services under this tariff are conditioned upon the continued availability of the various services provided to Payroll by its underlying carriers.
- 2.1.C The rates and regulations contained in this tariff apply only to services provided through Payroll's underlying contracted carrier, and do not apply, unless otherwise specified, to the lines, facilities, or other services provided by any other local exchange telephone company or other common carrier for use in accessing the services of Payroll.
- 2.1.D Where not specifically stated otherwise herein, Payroll concurs in the conditions, limitations and restrictions applying to and governing services offered by Southwestern Bell Telephone Company in its local and general exchange tariffs on file with and approved by the Public Service Commission of the State of Missouri and in any amendments or revisions thereto as authorized by the Missouri Public Service Commission or applicable law.
- 2.1.E Applications for initial or additional service made by the customer to Payroll, either verbally or in writing, upon acceptance by Payroll and the establishment of the service or facility, shall become a contractual obligation subject to the provisions of this tariff and applicable Commission rules.

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2.2 UNDERTAKING OF PAYROLL ADVANCE, INC.

- 2.2.A Payroll undertakes to provide telecommunications services to customers for their lawful and direct transmission and reception of voice, data, and other types of communications in accordance with the terms and conditions set forth in this tariff.
- 2.2.B All service is subject to the availability of necessary and suitable facilities and to the provisions of this tariff. Payroll or its designee may act as the customer's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the customer, to allow connection of a customer's location to a service provided by Payroll. The customer shall be responsible for all charges due for such service arrangement, and shall pay for such service arrangement in advance.
- 2.2.C Payroll shall not be responsible for any construction, installation, operation or maintenance of any customer-provided communications equipment. Where such equipment is connected to service furnished pursuant to this tariff, the responsibility of Payroll shall be limited to furnishing of services under this tariff and to the maintenance and operation of such services in the proper manner.
- 2.2.D Payroll assumes no liability with respect to the construction, operation, or maintenance of customer-provided station equipment at the customer's premises, excepting such liability directly due to the negligence of Payroll employees or agents.
- 2.2.E The underlying carrier may, upon notification of the customer, at a reasonable time, make such tests and inspections as may be necessary to determine that the requirements of this tariff are being complied with in the installation, operation, and maintenance of customer provided equipment and in the wiring of the connection of customer channels to carrier-owned facilities.
- 2.2.F Payroll may take such action as necessary to protect its operations, personnel, and services, and will promptly notify the customer by registered mail in writing of the need for protective action. In the event that the customer failed to advise Payroll within ten (10) days after such notice that corrective action has been taken, Payroll may take whatever additional action is deemed necessary, including the suspension of service, to protect its operations, personnel, and services from harm

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- 2.2.G Payroll is obligated to supply the E-911 service provider in the customer's exchange with information necessary to update the E-911 database at the time Payroll submits customer orders to the underlying local exchange carrier whose service is being resold pursuant to these tariffs

At the time Payroll provides local basic service to a customer by means of Payroll's own cable pair, or over any other exclusively owned facility, Payroll will be obligated to make the necessary equipment or facility additions in the 911 service provider's equipment in order to properly update the database for 911. Payroll will be obligated to provide facilities to route calls from the end users to the proper PSAP.

Payroll recognizes the authority of the E-911 customer to establish service specifications and grant full approval or denial of service configurations offered by Payroll.

Payroll Advance, Inc. will bill for all required 911 monthly surcharges as a separate line item on the customers bill and will remit all 911 surcharge revenue to the appropriate governmental entity pursuant to Section 190.310 RSMo 1994 and any amendments thereto.

2.3 LIMITATIONS

- 2.3.A Payroll does not undertake to transmit messages, but mediates the use of its underlying carriers' facilities when available, and will not be liable for errors in transmission or for failure to establish connections
- 2.3.B Prior written permission from Payroll is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.
- 2.3.C Payroll reserves the right to disconnect service without incurring liability when necessitated by conditions beyond Payroll's control or if otherwise permitted by applicable Commission rules.

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2.4 USE

- 2.4.A Services may be used for the lawful transmission of communications by the customer consistent with the provisions of this tariff.
- 2.4.B Service may not be used for any unlawful purpose. The use of Payroll's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
- 2.4.C The use of Payroll's services without payment for service, as well as any attempt to avoid payment for service by fraudulent means, devices, or schemes, false or invalid numbers, or false calling or credit cards, or other fraudulent means, is prohibited.
- 2.4.D Payroll's services are available for use twenty-four (24) hours per day, seven (7) days per week.
- 2.4.E The customer shall be responsible to Payroll for payment of all charges for services used by others, with or without the customer's knowledge, and is responsible for notifying Payroll immediately of any unauthorized use of services

2.5 LIABILITIES OF THE COMPANY

- 2.5.A Payroll shall not be liable for any failure of performance hereunder due to causes beyond its control, including but not limited to: acts of God, fires, flood or other catastrophes; any law, order, regulation, directive, action, or request of the United States Government or any other government, including state and local governments having jurisdiction over Payroll, or of any department, agency, commission, bureau, corporation, or other instrumentality of any one or more of said governments or of any civil or military authority; national emergencies; insurrections; riots; wars; or labor difficulties,

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- 2.5.B Payroll shall not be liable for any act or omission of any other entity furnishing to the customer facilities, equipment, or services used with Payroll's services. Payroll shall not be liable for any damages or losses due to the failure of customer-provided equipment, facilities, or services. Payroll is not liable for any act or omission of any other company or companies furnishing a portion of the service. No agents or employees of connecting, concurring, or other participating carriers or companies shall be deemed to be agents or employees of Payroll, without written authorization.
- 2.5.C Payroll shall not be liable for and customer shall indemnify and hold Company harmless from any and all losses, claims, demands, suits, or other action or liability whatsoever, whether suffered, made, instituted, or asserted by the customer or by any other party or persons, for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement, or destruction of the premises of the customer or any other property, whether owned by the customer or by others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location, or use of equipment, wiring, or services provided by Payroll or underlying carrier where such installation, operation, failure to operate, maintenance, condition, location, or use is not the direct result of Payroll's negligence.
- 2.5.D The liability of Payroll for mistakes, omissions, interruptions, delays, errors, or defects in transmission shall not exceed an amount equivalent to the proportionate monthly recurring charge to the customer for the period of service during which these events occur. No credit shall be allowed for an interruption of a continuous duration of less than two (2) hours. For purposes of determining service credits, a month shall be deemed to have seven-hundred twenty (720) hours. Any credits will be set off against charges billed during the next month.
- 2.5.E In addition to and not in limitation of all other provisions in this paragraph 2.5 with respect to customer indemnification of Payroll, Payroll shall be indemnified and held harmless by the customer against:

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- (1) Claims for libel, slander, infringement of copyright or unauthorized use of any trademark, trade name, or service mark arising out of the material, data, information, or other content transmitted via Payroll's services.
- (2) Claims for patent infringement arising from combining or connecting carrier's facilities with apparatus and systems of the customer; and
- (3) All other claims arising out of any act or omission of the customer in connection with any service provided by Payroll.
- (4) In the event that the Payroll's underlying carrier(s) no longer provide Payroll with services necessary for it to provide the services offered herein, Payroll will refund the customer on a pro rated basis for the remaining time of service for the same month.

2.5.F Subject to the provisions of 4 CSR 33.080(1), Payroll shall not be liable for damages or adjustment, refund, or cancellation of charges unless the customer has notified Payroll either verbally, in person or in writing, of any dispute concerning charges, or the basis of any claim for damages, within a reasonable period of time after the invoice is rendered or debit is effected by Payroll for the call giving rise to such dispute or claim. Any such notice must set forth sufficient facts to provide Payroll with a reasonable basis upon which to evaluate the customer's claim or demands. If notice of a dispute concerning the charges is not received within a reasonable period of time after the invoice is rendered or a debit is effected, such invoice shall be deemed to be correct, accepted, and binding upon the customer.

2.6 OBLIGATIONS OF THE CUSTOMER

2.6.A The customer shall provide the personnel, power, and space required to operate all facilities and associated equipment installed on the premises of the customer.

2.6.B The customer shall be responsible for providing Payroll's underlying carrier personnel access to premises of the customer at any reasonable hour for the purpose of testing the facilities or equipment of the carrier.

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- 2.6.C The customer will be liable for damages to the facilities of the underlying carrier caused by negligence or willful acts of any officers, employees, agents, or contractors of the customer.
- 2.6.D The customer is responsible for pre-payment of all charges for services to be rendered by Payroll. Customer may authorize others to use the services provided by Payroll, but customer remains responsible to Payroll for payment of all charges for services used by others, with or without the customer's knowledge. Customer is responsible for notifying Payroll immediately of any unauthorized use or service.

2.7 INTERRUPTION OF SERVICE

For the interruption of service which lasts more than two (2) hours in continuous duration, and which is not due to Payroll's testing or adjusting, to the negligent or willful acts of the customer, or to the failure of channels and/or equipment provided by the customer, the customer is eligible for a service credit. It shall be the obligation of the customer to notify Payroll of any interruptions of service for which a credit allowance is desired. Before notifying Payroll of any service interruption, the customer shall ascertain that the trouble is not being caused by any action or omission by the customer, not within the customer's control, and/or is not in the wiring or equipment, if any, furnished by the customer and connected to Payroll's facilities. For purposes of calculating the service credit under this provision, every month shall be considered to have seven hundred twenty (720) hours, and the applicable credit shall be calculated according to the following formula:

$$\text{Credit} = A/720 \times B$$

A = outage time in hours

B = total monthly charge for affected facility

2.8 RESTORATION OF SERVICE

The use and restoration of service in emergencies shall be in accordance with rules prescribed by the Commission.

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2.9 PAYMENTS AND BILLING

- 2.9.A Service is offered on a prepaid basis only and is provided on a monthly basis billed in advance. The minimum service period is one month, except for customer's second invoice, which will be pro-rated for the portion of the month in which service was initiated that customer received services, calculated according to the following formula:

Second invoice amount = $A \times B/C$

A = number of days of service received by customer

B = flat monthly charge for services

C = number of days in calendar month in which service was initiated

- 2.9.B The customer is responsible for the payment of all charges for services furnished by Payroll. Usage charges are based on a calendar month and are billed in advance on the 25th day of the previous calendar month.
- 2.9.C Customers shall have a minimum of twenty-one (21) days from the rendition of a bill to pay the charges stated. If payment is not received within twenty-one (21) days Payroll shall notify the customer by written notice sent by first class mail that the customer's account has become delinquent and that service shall be discontinued in ten (10) days from the date the notice was sent. Such notice shall contain the information specified in Section 2.11.B and C of this tariff. Payroll will contact the customer by telephone to notify the customer at least twenty-four (24) hours prior to discontinuing service.
- 2.9.D Bills are payable by valid personal check, cash, cashier's check, or money order.
- 2.9.E Payroll Advance, Inc. may appoint an agent to provide billing and collection service.
- 2.9.F Customer questions, complaints, and disputes regarding billing or service provided by Payroll Advance, Inc. may be referred to Payroll's customer service department in writing at 808 South Baker, Mountain Home, Arkansas, 72643, by facsimile at 1-888-654-9438, or by telephone at 1-877-425-4676.

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- 2.9.G Payroll issues residential bills on a monthly basis with bills rendered on or about the same day each month.
- 2.9.H Payroll will not alter the residential billing cycle unless affected Customers are sent a bill insert or other written notice explaining the alteration not less than thirty (30) days prior to the effective date of the alteration. Such notification is not required when a customer requests a number or billing change or when the Customer disconnects and reconnects service or transfers service from one premises to another.
- 2.9.I Payroll allows residential Customers at least twenty-one (21) days to pay bill charges and offers a preferred payment date plan pursuant to Missouri Public Service Commission Rule CSR 240-33.040(3) & (4) as may be amended from time to time.
- 2.9.J Payroll sets forth the following on residential bills:
- (1) the number of access lines for which charges are stated;
 - (2) the beginning or ending dates of the billing period;
 - (3) the date the bill becomes delinquent if not paid on time;
 - (4) penalty fees and advanced payments;
 - (5) the unpaid balance, if any;
 - (6) the amount for basic service;
 - (7) an itemization of the amount due for all other regulated or nonregulated services including the date and duration (in minutes or seconds) of each toll call if such service is provided as an individual service;
 - (8) the amount due for all regulated or nonregulated services offered at a package rate and an itemization of each service included in the package;
 - (9) an itemization of the amount due for taxes, franchise fees, Relay Missouri surcharge, 911 surcharges (if applicable) and other surcharges as may be necessary and appropriate;
 - (10) the total amount due;
 - (11) if applicable, the the amount of a deposit and interest accrued on a deposit which has been credited to the charges stated.
 - (12) a toll free number where inquiries and/or dispute resolutions may be made for each company with charges appearing on Customer's bill;
 - (13) any other credits and charges applied to the account during the current billing period.

Issued: August 1, 2000

By: Charles H. Huck
President

Payroll Advance, Inc.

808 South Baker

Mountain Home, Arkansas 72643

Effective: ~~September 14, 2000~~

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Original Sheet No.15

2.9.K During the first billing period in which a residential customer receives service, Payroll provides each Customer an insert or other written notice which contains an itemized account of the charges for the equipment and service for which the customer has contracted.

2.10 CANCELLATION BY CUSTOMER

The minimum service period after the initiation of service is one calendar month. Customers may cancel by providing written or verbal notice during the last calendar month of service. The customer shall remain liable for any charges incurred prior to the time that such cancellation except as provided under the Statement of Residential Customer Rights and Responsibilities.

2.11 CANCELLATION BY COMPANY

2.11.A Without incurring liability, the Company may discontinue service to a customer or to a particular customer location, or may withhold the provision of ordered or contracted services for:

- (1) nonpayment of an undisputed delinquent charge;
- (2) unauthorized use of telephone utility equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment;
- (3) failure to substantially comply with the terms of the customer's settlement agreement;
- (4) refusal after reasonable notice to permit inspection, maintenance or replacement of telephone utility equipment;
- (5) material misrepresentation of identity in obtaining telephone service; or
- (6) as provided by state or federal law.

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Mountain Home, Arkansas 72643

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2.11.B Ten (10) days prior to discontinuing a customer's service, Payroll will notify the customer in writing sent by first class mail that service will be discontinued. Said written notice shall contain the following information

- (1) the name and address and the customer's telephone number;
- (2) a statement for the reason of discontinuance and the cost for reconnection,
- (3) the date after which service will be discontinued unless appropriate action is taken
- (4) how the customer may avoid the discontinuance;
- (5) the customer's right to enter into a settlement agreement if the claim is for a charge not in dispute and the customer is unable to pay the charge in full;
- (6) the telephone number for the company where the customer may make an inquiry;
- (7) a statement that this notice will not be effective if the charges involved are part of an unresolved dispute; and
- (8) a statement which indicates that Payroll will postpone the discontinuance for at least twenty-one (21) days if the telephone is necessary to obtain emergency medical assistance for a person who is a member of the household where the service is provided and where such person is under the care of a physician. Any person who alleges such an emergency shall, if required, provide Payroll with reasonable evidence of such necessity.

2.11.C When a customer is unable to pay a charge in full when due, Payroll shall permit the customer to enter into an initial settlement agreement under which the charge may be paid as mutually agreed to by both Payroll and the customer. A copy of any such settlement agreement shall be delivered by mail to the customer upon the customer's request. Matters resolved by a settlement agreement shall not constitute a basis for discontinuance of service as long as the terms of the settlement agreement are followed by the customer.

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2.11.D Payroll concurs in the tariffs approved by the Commission for Southwestern Bell Telephone Company with regard to the definitions and procedures utilized by Southwestern Bell Telephone Company for suspension and disconnection of service. Consistent with Commission rules, service may be disconnected during normal business hours on or after the date specified in the notice of disconnection. Service shall not be disconnected on a day when the offices of Payroll are not available to facilitate reconnection of service or on a day immediately preceding such day.

2.12 INTERCONNECTION

2.12.A Services furnished by Payroll may be interconnected with services or facilities of other authorized *communications common carriers and with private systems*, subject to the technical limitations established by Payroll or said carrier. Any special interface of equipment or facilities necessary to achieve compatibility between the facilities of Payroll and other participating carriers shall be provided at the customer's expense.

2.12.B Interconnection between the facilities or services of other carriers shall be under the applicable terms and conditions of the other carrier's tariffs. Payroll is responsible for taking all necessary legal steps for interconnecting customer provided terminal equipment or communications equipment with Payroll's facilities. Payroll shall secure all licenses, permits, rights-of-way, and other arrangements necessary for interconnection.

SECTION 3 - DESCRIPTION OF SERVICES

3.1 SERVICES OFFERED

3.1.A Payroll provides resold, prepaid basic two-way switched voice service within a local calling scope of the incumbent local exchange companies specified in this tariff

3.1.B Payroll offers:

- (1) White pages directory listing of the customer's name and telephone number through the underlying incumbent local telecommunications company's white pages directory.

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- (2) Call Waiting - a service which alerts the customer with a special tone alerting the customer that an incoming call is waiting.
- (3) Caller ID - Line blocking for the delivery of the calling name and/or number is available upon request at no charge only to the following entities and their employees/volunteers, for lines over which the official business of the agency is conducted including those at the residences of employees/volunteers, where an executive officer of the agency registers with the Company a need for blocking: (a) private, nonprofit, tax-exempt, domestic violence intervention agencies and (b) federal, state and local law enforcement agencies. Line blocking customers can unblock their calling name and/or number information on a per call basis, at no charge, by dialing an access code (#82 on their Touch-Tone pad or 1182 from a rotary phone) immediately prior to placing a call.

A Customer may prevent the delivery of their calling name and/or number to the called party by dialing an access code (*67 on their touch tone pad or 1167 from a rotary phone) immediately prior to placing a call. The access code will activate per call blocking, which is available at no charge. If the calling party activates blocking, the CPN will not be transmitted across the line to the called party. Instead, Calling Line Identification customers will receive an anonymous indicator. This anonymous indicator notifies the Caller ID customer that the calling party has elected to block the delivery of their name and telephone number. The blocking of CPN will not be provided on calls originating from Customer Owned Pay Telephones. If the Caller ID customer also subscribes to Anonymous Call Rejection, the calling party will be routed to a telephone company recording advising the caller that the called party will not accept calls whose CPN has been blocked.

Any Customer subscribing to Caller ID will be responsible for the provision of display device which will be located on the Customer's premises. The installation, repair and technical capability of that equipment to function in conjunction with the feature specified herein will be the responsibility of the customer. Payroll assumes no liability and will be held harmless for or any incompatibility of this equipment to perform satisfactorily with the network features described herein.

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Telephone CPN Information transmitted via Caller ID is intended solely for the use of the Caller ID subscriber. Resale of this information is prohibited by this tariff. CPN will not be displayed if the called party is off-hook or if the called party answers during the first ring interval. CPN will be displayed for calls made from another central office only if it is linked by appropriate facilities. Caller ID is not available on operator handled calls.

- (4) Unlisted Number - Allows the customer to keep the customer's name and telephone number out of the underlying incumbent local telecommunications company's white pages and directory assistance.
- (5) Call Trace - Customers receiving annoying or anonymous calls may request a telephone number change, which will be provided at no charge by Payroll or the capability to utilize Call Trace on a per activation basis, as needed. Call Trace allows the customer to dial a code (*57) to automatically request the following information be recorded:
- The originating phone number
 - The date and time of the call
 - The date and time Call Trace was activated

When Call Trace successfully identifies a calling number, a recording instructs the customer to call a toll free number, which will activate a Voice Response Script and assist the customer in establishing an open file. Should the customer decide to prosecute the call originating party, the customer should contact Payroll for further instructions. Activation of Call Trace never authorizes Payroll to provide the called party with the name or number of the calling party. In the event that Call Trace is not available or is unable to solve the case, it may be necessary to place a manual trap on the customer's telephone line.

Rate for Call Trace - \$10.00 successful activation.

- (6) Call Forwarding - sends all calls to another number.

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3.2 SERVICES NOT PROVIDED

3.2.A. Except as provided by Affordable underlying carrier to its own customer's who are subject to toll restrictions, and consistent with the toll-restriction rules and practices imposed by the underlying incumbent local exchange carrier whose services are being resold by Affordable pursuant to this tariff, Affordable blocks and does not provide the following services to customers:

- (1) access to local or long-distance directory assistance;
- (2) access to long distance service, including inbound collect calls;
- (3) access to local or long distance operator services;
- (4) Call Return;
- (5) Call Block;
- (6) Auto Redial;
- (7) Priority Call;
- (8) Three-Way Calling;
- (9) Speed Calling;
- (10) services packages.

3.2.3. Affordable does not block toll free 1-800-calls.

3.3 EXCHANGES SERVED

Affordable's Missouri service areas shall be as follows:

3.3.A. Southwestern Bell Telephone Company

All areas in Missouri served by Southwestern Bell Telephone Company.

3.3.B. Sprint Missouri, Inc.

All areas in Missouri served by Sprint Missouri, Inc.

3.3.C. Spectra Communications Group, LLC

All areas in Missouri served by Spectra Communications Group, LLC.

3.3.D. ALLTEL Missouri, Inc.

(N)

All areas in Missouri served by ALLTEL Missouri, Inc.

(N)

Issued: April 22, 2003

By: Charles H. Huck, President
The Phone Connection, Inc.,
d/b/a Affordable Phone Company
617 East 9th Street
Mountain Home, Arkansas 72653

Effective: June 6, 2003

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Payroll Advance, Inc.

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First Revised Sheet No. 20

Replacing Original Sheet No. 20

3.2 SERVICES NOT PROVIDED

3.2.A Except as provided by Payroll's underlying carrier to its own customer's who are subject to toll restrictions, and consistent with the toll-restriction rules and practices imposed by the underlying incumbent local exchange carrier whose services are being resold by Payroll pursuant to this tariff, Payroll blocks and does not provide the following services to customers:

- (1) access to local or long-distance directory assistance;
- (2) access to long distance service, including inbound collect calls;
- (3) access to local or long distance operator services;
- (4) Call Return;
- (5) Call Block;
- (6) Auto Redial;
- (7) Priority Call;
- (8) Three-Way Calling;
- (9) Speed Calling;
- (10) services packages.

3.2.B. Payroll does not block toll free 1-800-calls.

3.3 EXCHANGES SERVED

Payroll Advance, Inc.'s Missouri service areas shall be as follows:

3.3.A Southwestern Bell Telephone Company N

All areas in Missouri served by Southwestern Bell Telephone Company.

3.3.B Sprint Missouri, Inc. N

All areas in Missouri served by Sprint Missouri, Inc.

3.3.C Spectra Communications Group, LLC N

All areas in Missouri served by Spectra Communications Group, LLC.

Issued: December 20, 2000

By: Charles H. Huck
President

Payroll Advance, Inc.
808 So. Baker St.

Mountain Home, AR 72643

Effective: January 19, 2001

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3.2 SERVICES NOT PROVIDED

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3.2.A Except as provided by Payroll's underlying carrier to its own customer's who are subject to toll restrictions, and consistent with the toll-restriction rules and practices imposed by the underlying incumbent local exchange carrier whose services are being resold by Payroll pursuant to this tariff, Payroll blocks and does not provide the following services to customers:

- (1) access to local or long-distance directory assistance;
- (2) access to long distance service, including inbound collect calls;
- (3) access to local or long distance operator services;
- (4) Call Return;
- (5) Call Block;
- (6) Auto Redial;
- (7) Priority Call;
- (8) Three-Way Calling;
- (9) Speed Calling;
- (10) service packages.

3.2.B Payroll does not block toll free 1-800 calls.

3.3 EXCHANGES SERVED

Payroll Advance, Inc.'s Missouri service areas shall be as follows:

3.3.A Southwestern Bell Telephone Company:

Kennett, Joplin and Navada.

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By *JS RS 20*
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By: Charles H. Huck
President
Payroll Advance, Inc.
192 W. Franklin
Mountain Home, Arkansas 72643

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SECTION 4 - RATES AND CHARGES

4.1 BASIC LOCAL SERVICE

<u>BASIC SERVICE</u>	<u>RATES</u>	<u>INITIATION FEES</u>
Basic Local Service	\$39.95/per mo.	\$64.95

The above rates do not include the taxes and surcharges specified in Section 4.6 of this tariff.

4.2 OTHER SERVICES

<u>OTHER SERVICE RATES</u>	<u>RATE</u>	<u>INITIATION FEES</u>
Call Waiting	\$10.00/per mo.	Processing fee of \$20.00 on 1 or more additional services
Call Forwarding	\$10.00/per mo.	" " "
Unlisted Number	\$10.00/per mo.	" " "
Caller ID	\$10.00/per mo.	" " "
Call Trace	\$10.00/per mo.	" " "
Account Name Change	\$10.00/per mo.	" " "

The above rates do not include the taxes and surcharges specified in Section 4.6 of this tariff.

4.3 INITIATION FEES

Payroll Advance, Inc. shall charge a flat fee of \$64.95 for initiation of services, which includes the first month's basic local service fee of \$39.95. The initiation fee of \$25.00 is nonrefundable. The initiation fee is due and payable before the service is activated. If service is ever disconnected and terminated, the customer shall pay another initiation fee prior to receiving service.

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808 South Baker
Mountain Home, Arkansas 72643

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4.4 PROMOTIONS

The Company may, from time to time, engage in special promotional offerings or trial service offerings limited to certain dates, times, and/or locations in order to attract new customers or increase the usage by existing customers. These promotions will be subject to prior notification and approval by the Commission.

4.5 DEPOSITS

Payroll Advance, Inc. does not require deposits from customers in order to initiate service.

4.6 TAXES/SURCHARGES

All state and local taxes (i.e. gross receipts tax, sales tax, municipal utilities tax), Relay Missouri, 911 surcharges, and other lawfully required surcharges are in addition to, and are not included in the monthly recurring rates specified above for the services provided and shall be listed separately on the customer's bill.

4.7 RECONNECTION OF BLOCKED OR SUSPENDED SERVICE

If after service is terminated and the customer again requests service, the customer shall be assigned a new telephone number and shall pay a new initiation fee. Prior to actual disconnection, a customer's service may be suspended at which time the customer's telephone number shall be reserved for fourteen (14) days. Payroll shall charge a restoration fee of \$25.00 for restoration of service during any period of suspension.

Prior to actual disconnection, service may be extended by a payment of a service continuation fee of \$15.00, at which time the telephone number will be reserved for ten (10) days and service will be extended ten (10) days beyond the expiration of the prepaid period. The customer may elect to pay the continuation fee to avoid a reconnection fee, however the customer will be responsible to pay for all services provided during the service continuation period. The \$15.00 service continuation fee will not be deducted from the month recurring charge.

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192 W. Franklin

Mountain Home, Arkansas 72643

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4.8 RESIDENTIAL CUSTOMER RIGHTS AND RESPONSIBILITIES

4.8.1 Prior to providing service to the customer, Payroll will provide the customer with a written notice which specifies the rates to be charged for the services to be provided and that the rates charged are exclusive of applicable taxes and surcharges, such as Relay Missouri and 911. Said notice shall contain a statement that:

- (A) the customer is subject to toll restriction, including blocking of long distance, toll, incoming collect calls and operator services, just as if the customer was receiving service with a toll restriction from the underlying carrier;
- (B) that 1 + 800 toll free calls shall not be blocked;
- (C) includes dialing instructions for accessing emergency services within the customer's exchange.

4.8.2 Prior to providing service to the customer, Payroll also will provide the customer with the following information:

STATEMENT OF RESIDENTIAL CUSTOMER RIGHTS AND RESPONSIBILITIES

Payroll is regulated by the Missouri Public Service Commission. This information is provided in accordance with the rules of the Missouri Public Service Commission and explains your rights and responsibilities as a residential Payroll customer.

Your Telephone Bill

You will receive a telephone bill from us each month. Payroll does not require you to pay a security deposit. Payroll's prepaid services are billed at least twenty-one (21) days in advance of service being provided and payment is due in full on the first day of the month. If we do not receive your payment by the first of the month, your service is subject to suspension and disconnection. When paying by mail, be sure to allow enough time for your payment to reach us by the due date.

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President
Payroll Advance, Inc.
808 South Baker
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A one-time initiation fee and the first month's service charge, plus associated taxes, are required to initiate service. The initiation fee is one hundred percent (100%) refundable upon request for termination of service within ten (10) business days following the date upon which the Statement of Rights and Responsibilities is either hand-delivered or mailed to the customer. In the situation where the Statement of Rights and Responsibilities is mailed to the customer, the ten (10) business days shall start on the date of the postmark. The recurring monthly service charge, plus associated taxes, shall be pro-rated for the actual number of days which service has been provided with the non-used portion being refunded to the customer.

Payroll's rates and charges are as follows:

One-Time Initiation Fee	\$64.95*	
Monthly Basic Local Service Charge	\$39.95	
		Processing fee of \$20.00 on 1 or more additional services
	<u>Monthly</u>	<u>additional services</u>
Call Waiting	\$10.00	\$20.00
Call Forwarding	\$10.00	\$20.00
Unlisted Number	\$10.00	\$20.00
Caller ID	\$10.00	\$20.00
Account Name Change	\$10.00	\$20.00

*includes the first month basic local charge.

Payment Arrangements

Payments must be sent to Payroll's business office or made at one of our Agent locations. Payment may be made by valid personal check, cash, cashier's check or money order. If you are temporarily having difficulty paying your telephone bill, or if you have any inquiry or dispute of any charge, please call Payroll immediately toll-free, twenty-four (24) hours a day at 1-877-375-2255

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Suspension and Disconnection of Telephone Service

Your telephone service is subject to suspension and blocking of your service for any of the reasons listed below. If after your service is disconnected you again request service, a new telephone number will be assigned and you will be required to again pay a \$64.95 service initiation fee. Prior to actual disconnection, your service may be suspended. If your service is suspended, your telephone number shall be reserved for fourteen (14) days, during which time a service restoration charge of \$25.00 shall apply.

Prior to actual disconnection, service may be extended at which time your telephone number shall be reserved for ten (10) days and will extend service beyond the expiration of the prepaid period after paying the service continuation fee of \$15.00. You may elect to pay a service continuation fee to avoid a reconnection fee, however, you will be responsible to pay for all service provided during the service continuation period.

Your service may be discontinued for any of the following reasons:

1. Non-payment of an undisputed delinquent charge. Your service will not be discontinued for nonpayment of a delinquent account until ten (10) days after Payroll has sent you a written notice advising you of the delinquent account. In addition, Payroll will make reasonable efforts to contact you by telephone twenty-four (24) hours prior to suspension of service.
2. Unauthorized use of telephone utility equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment.
3. Refusal after reasonable notice to permit inspection, maintenance, or replacement of telephone utility equipment.
4. Misrepresentation of identity in obtaining telephone service.
5. As allowed by federal or state law.

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If you are unable to pay a charge in full when due, you should contact Payroll to discuss a possible settlement agreement. Matters resolved by settlement agreement shall not constitute a basis for disconnection as long as you are following the terms of the agreement.

Payroll will postpone disconnection for at least twenty-one (21) days if the telephone is necessary to obtain emergency medical assistance for a person who is member residing in the customer's household and where such person is under the care of a physician. You must notify and provide Payroll with reasonable evidence of such necessity.

Reconnection of Service

After service has been suspended, Payroll will restore your service when the reason for the suspension has been remedied. Before your service is restored, the following will be required:

1. Payment for all undisputed amounts must be received by Payroll or its authorized Agent.
2. Installation charges must be paid again if your service has been disconnected. Installation charges will not be assessed if your service has been suspended, but you will be required to pay a \$25.00 service restoration fee.
3. One months' advance payment has been made and received by Payroll or its authorized Agent.

Procedures for Handling Inquiries and Complaints

Telephone inquiries may be directed to Payroll at 1-877-375-2255. Written inquiries may be directed to Payroll, 808 South Baker, Mountain Home, Arkansas 72653. Facsimiles may be sent to 1-888-654-9438.

Filing a Complaints with the Missouri Public Service Commission

If Payroll cannot resolve your complaint, you may call the Missouri Public Commission, located at 200 Madison, 8th Floor, Jefferson City, Missouri, 65101, toll free at 1-800-392-4211 to file an informal complaint.

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President
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If your complaint cannot be resolved informally, you may file a formal complaint in writing with the Missouri Public Service Commission at P.O. Box 360, Jefferson City, Missouri, 65102.

Also, the Missouri Office of the Public Counsel, representing the public before the Missouri Public Service Commission, has its office at 200 Madison, Jefferson City, Missouri 65101. The telephone number is 1-573-751-4857.

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President
Payroll Advance, Inc.
808 South Baker
Mountain Home, Arkansas 72643

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