

INTEREXCHANGE SERVICES

TITLE PAGE

MISSOURI TELECOMMUNICATIONS TARIFF

This tariff contains the description regulations and rates applicable to the furnishing of service and facilities for telecommunications services provided by Matrix Telecom, Inc. d/b/a VarTec Telecom. a competitive telecommunications company as defined by Case No. TO-88-142 within the State of Missouri.

Missouri Public Service Commission
301 West High Street
Jefferson City, Missouri 65102
(573) 751-3234

The name, address and telephone number for the officer of Matrix Telecom, Inc. d/b/a VarTec Telecom who is responsible for providing information with respect to the operating procedures of Matrix Telecom, Inc. d/b/a VarTec Telecom is listed below.

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INTEREXCHANGE SERVICES

WAIVER OF RULES AND REGULATION

Pursuant to Case No. TA-92-117, the following Rules and Regulations have been waived for purposes of offering network services as set forth herein.

STATUTES

392.210.2	-	Uniform System of Accounts
392.240.1	-	Just and Reasonable Rates
392.270	-	Ascertain Property Values
392.280	-	Depreciation Accounts
392.290	-	Issuance of Securities
392.300	-	Acquisition of Stock
392.310	-	Issuance of Stock & Debt
392.320	-	Stock dividend payment
392.330	-	Issuance of securities, debt and notes
392.340	-	Reorganization(s)

RULES

4 CSR 240-3.520	Applications to sell or transfer assets
4 CSR 240-3.525	Applications to merge or consolidate
4 CSR 240-3.530	Applications to issue stocks, obtain loans
4 CSR 240-3.535	Applications to acquire stock
4 CSR 240-3.545(8)(C)	Listing of Waivers in Tariff
4 CSR 240-3.550	Telco Records and Reports (except (5)(B), (D) and (E))
4 CSR 240-3.555	Residential Customer Inquiries
4 CSR 240-3.560	Procedure for Ceasing Operations
4 CSR 240-10.020	Depreciation Records
4 CSR 240-30.020	Residential Telephone Underground Systems
4 CSR 240-30.040	Uniform System of Accounts
4 CSR 240-32.010	General Provisions
4 CSR 240-32.040	Metering, Inspections and Tests
4 CSR 240-32.050	Customer Services
4 CSR 240-32.060	Engineering and Maintenance
4 CSR 240-32.070	Quality of Service
4 CSR 240-32.080	Service objectives and surveillance levels
4 CSR 240-32.090	Connection of equipment and Inside Wiring
4 CSR 240-32.100	Provision of Basic Local and Interexchange Services
4 CSR 240-32.130-170	Prepaid Calling Cards (except 32.140 and 32.150(1))
4 CSR 240-32.180-190	Caller ID blocking requirements
4 CSR 240-33.010	Service and Billing Practice General Provisions
4 CSR 240-33.040	Billing and Payment standards
4 CSR 240-33.045	Clear identification and placement of charges on bills
4 CSR 240-33.050	Deposits
4 CSR 240-33.060	Residential Customer Inquiries
4 CSR 240-33.070	Discontinuance of service
4 CSR 240-33.080	Disputes by Residential Customers
4 CSR 240-33.090	Settlement agreements with residential customers
4 CSR 240-33.130	Operator service requirements
4 CSR 240-33.140	Payphone requirements (except (2))
4 CSR 240-33.150	“Anti-slamming” requirements
4 CSR 240-33.160	Customer Proprietary Network Information

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INTEREXCHANGE SERVICES

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CONCURRING CARRIERS

NONE

CONNECTING CARRIERS

NONE

OTHER PARTICIPATING CARRIERS

NONE

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TARIFF FORMAT

Page Numbering - Page numbers appear in the upper right hand corner of the page. Pages are numbered sequentially and from time to time new pages may be added to the tariff. When a new page is added between existing pages, a decimal is added to the preceding page number. For example, a new page added between Page Nos. 3 and 4 would be numbered 3.1.

Explanation of Symbols - When changes are made in any tariff page, a revised page will be issued canceling the tariff page affected. Changes will be identified on the revised page(s) through the use of the following symbols:

- (C) - to signify changed regulation.
- (D) - to signify discontinued rate, regulation, or text.
- (I) - to signify increased rates.
- (M) - to signify material relocated from one page to another without change.
- (N) - to signify new rate, regulation, or text.
- (R) - to signify reduced rate.
- (S) - to signify reissued material.
- (T) - to signify a change in text, but no change in rate or regulation.
- (Z) - to signify a correction.

In addition to symbols for changes, each changed provision in the tariff shall contain a vertical line in the right hand margin of the leaf which clearly shows the exact number of lines being changed.

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INTEREXCHANGE SERVICES

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS**1.1 Definitions**

Access Line - One of several types of circuits used to carry long distance calls all or part way between customer premises and long distance company switches. When calls are originated or received over customers' regular local lines or over customers' special WATS Access Lines, long distance companies buy Feature Group access lines to carry calls between their switch or POP and the local telephone company switch. Customers may originate or receive calls over special dedicated access lines directly from the customer premises to the long distance company's POP.

Accounting Code - A number, usually two, three or four digits, entered when dialing a telephone call that tells a long distance company to allocate and subtotal the call to a particular subaccount. Calls are listed and summarized by account code on Customers' monthly bill.

Answer Supervision - An electrical signal fed back up the line by the local telephone company at the distant end of a long distance call to indicate positively that the call has been answered by the called telephone. Activates the billing equipment to start timing calls completed over FGB or FGD access trunks at the distant end.

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INTEREXCHANGE SERVICES

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

1.1 Definitions (Cont'd.)

Authorization Code - A number, usually ten or fourteen digits, entered using a tone telephone to identify the caller as a customer of the long distance service. Used primarily to verify the caller as a customer and to bill calls.

Calling Card - A billing convenience whereby the Customer may originate calls from any tone telephone. The Customer dials an 800 number and an authorization code followed by the terminating telephone number. In cases of LEC billing, the terms and conditions of the local telephone company will apply to payment arrangements.

Carrier - VarTec Telecom, Inc. unless otherwise clearly indicated by the context.

Commission - Missouri Public Service Commission.

Customer - The person, firm, corporation or other entity which initiates a call on Carrier's network, or accepts billing for the call on Carrier's network, subject to the terms and conditions of Carrier's tariff regulations.

Day - From 8:00 a.m. up to, but not including, 5:00 p.m. local time Monday through Friday.

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INTEREXCHANGE SERVICES

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

1.1 Definitions (Cont'd.)

800 Service - Inward WATS service. Users dial a special interstate or intrastate "800" number and are connected to the customer's telephone at the Customer's expense. The "888" service will provide expanded 800 toll-free offerings. Hereinafter, "800" service is used to refer to "800" or "888" service.

Equal Access - The ability to choose a long distance company to be the primary carrier for interLATA long distance calls.

Evening - From 5:00 p.m. up to, but not including, 11 :00 p.m. local time Sunday through Friday.

• Interexchange Carrier (IXC) - A long distance company that carries calls between LATAs or telephone exchanges within LATAs, where permitted.

InterLATA - Calls or circuits between different Local Access and Transport Areas.

IntraLATA - Calls or circuits totally within the same Local Access and Transport Area.

Local Access and Transport Area (LATA) - LATAs represent the area within which local telephone companies may provide telephone service. IntraLATA calls can be either local or long distance.

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SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

1.1 Definitions (Cont'd.)

Local Exchange Carrier (LEC) - A local telephone company, either one of the Bell Operating Companies or one of the independent local telephone companies.

Message Telecommunications Service (MTS) Regular telephone service comprised of Direct Distance Dial and Operator-Assisted calls. Basic long distance service.

Night/Weekend - From 11:00 p.m. up to, but not including, 8: 00 a.m. local time Sunday through Friday, all day Saturday and Sunday from 8:00 a.m. up to, but not including, 5:00 p.m. local time.

Off-Hook - Occurs when telephone receiver is lifted from resting place, engaging, answering or otherwise activating circuit.

Pay Telephone - A telephone instrument equipped with a device that allows a charge to be made for each call. •

Primary Interexchange Carrier (PIC) - The long distance company that a user, whose local exchange has converted to Equal Access, has selected to be his long distance carrier.

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INTEREXCHANGE SERVICES

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

1.1 Definitions (Cont'd.)

Private Branch Exchange (PBX) A private telephone system (switch) used by medium and large companies. Connected to the public telephone network and performs a variety of in-house routing and switching. User usually dials "9" to get outside the system of the local lines.

Rate Center - A geographic point from which the vertical and horizontal coordinates are used in calculation of airline mileage for the purposes of rating a call.

Subscriber - The person, firm, partnership, corporation, or other entity who designates the company as its primary interexchange carrier (PIC) for long distance telecommunications service. Thus, the Subscriber has a pre-existing business arrangement with the Company and is also a customer .

Tandems - Those master LEC Central Offices (COs) which are designated as pooling or collection points for interLATA calls from their respective sub-tending or subordinate COs. Once collected, these interLATA calls are delivered to each of the subscribing IXCs through various types of Feature Group circuits (e.g., Feature Group "D") for call termination.

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SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

1.1 Definitions (Cont'd.)

10XXX - Available only to Equal Access customers. To send calls over a carrier other than the one that would automatically get the customer's "1 +" calls, the customer dials "10XXX/XXXX" then "1+" the long distance number. "XXX/XXXX" is the three/four digit Carrier Identification Code of the carrier the customer wants to use.

Wide Area Telecommunications Service (WATS) - AT&T's name for their original first generation long distance service, Either In-WATS (800 number) inward dialing from any phone in a specified geographical area, or Outward (OutWats) dialing to any phone in a specified area from one specific telephone,

1.2 Glossary of Acronyms and Trade Names

•

ANI - Automatic Number Identification

CO - Central Office

FCC - Federal Communications Commission

FGD - Feature Group "D"

IXC - Interexchange Company

LATA - Local Access and Transport Area

LEC - Local Exchange Carrier

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INTEREXCHANGE SERVICES

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

1.2 Glossary of Acronyms and Trade Names

MTS – Message Telecommunications Service

NPA – the three-digit Area Code or Numbering Plan Area

NXX – the three-digit Local Exchange Code

PBX – Private Branch Exchange

PIC – Primary Interexchange Carrier

PIN – Personal Identification Number

PSC – Missouri Public Service Commission

VT – VarTec Telecom, Inc.

WATS - Wide Area Telephone Service

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS

2.1 Undertaking of the Company

2.1.1 General

The Company's services and facilities are furnished for communications originating at specified points within the State of Missouri under the terms of this tariff.

the Company installs, operates and maintains the communications services provided herein in accordance with the terms and conditions set forth under this tariff. The Company 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 the network. The Customer shall be responsible for all charges due for such a service arrangement.

the Company's services and facilities are provided on a monthly basis unless otherwise stated, and are available twenty-four (24) hours per day, seven (7) days per week.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.1 Undertaking of the Company (Cont'd.)

2.1.2 Limitations

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- A. Service is offered subject to the availability of the necessary facilities and/or equipment, and subject to the provisions of this tariff. The Company reserves the right to negotiate special terms and conditions (e.g., special promotions) with a particular Customer providing agreement is reached and signed with the Customer.
- B. the Company reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.
- C. the Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)**2.1 Undertaking of the Company (Cont'd.)****2.1.2 Limitations (cont'd.)**

- D. All facilities provided under this tariff are directly controlled by the Company and the Customer may not transfer or assign the use of service or facilities without the express written consent of Carrier. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- E. Prior written permission from Carrier 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.
- F. For any telephone number which accesses the Company's service on a per call basis via the Company's Carrier Access Code ("CAC") for 1+ calling and is subscribed to a service listed in this tariff for which the customer is required to be entered into the Company billing database prior to use, the Company reserves the right to remove the telephone number from the billing database in the event that a period of ninety (90) consecutive days passes during which the telephone number does not access the Company's service via a CAC(s). In the event that a customer is removed from the Company billing database, upon next use of the Company's service, the customer's the Company, service will be the current default service (ie., the service listed in this tariff that does not require the customer to be entered into the Company billing database prior to use). The customer will be billed automatically for this use according to the terms of the current default service.

2.2 Use of Service

Service provided under this tariff may be used for any lawful purpose for which the service is technically suited. The Company reserves the right to discontinue service, limit service, or to impose requirements on Customers as required to meet changing regulatory rules and standards of the Missouri Public Service Commission.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.3 Carrier Liability

2.3.1 the Company's liability for any claim or loss, expenses or damage (including indirect, special or consequential damage) arising out of mistakes, for any interruption, delay, error, omissions, or defects in any service, facility, or transmission provided under this tariff shall not exceed an amount equivalent to the proportionate monthly subscription fee charged to the Customer for the period of service or the facility provided during which such interruption, delay, error, omission, or defect occurs. Any adjustment shall apply only to the period the interruption, delay, error, omission, or defect continues beyond twenty-four (24) hours after notice of the interruption, delay, error, omission, or defect is received by Carrier. No other liability shall in any case attach to Carrier on account of interruptions, delay, error, omission, or defect of service. For the purpose of computing a credit, a month is considered to have thirty (30) days.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.3 Carrier Liability

- 2.3.2 The Company shall not be liable for claim or loss, expense, or damage (including indirect, special, or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility, or transmission provided under this tariff, if caused by any person or entity other than Carrier, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond Carrier's direct control.
- 2.3.3 The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer against any claim or loss, expense, or damage (including indirect, special, or consequential damage) for defamation, libel, slander, invasion of privacy, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information, or other content revealed to, transmitted, processed, handled, or used by Carrier under this tariff; for connecting, combining, or adapting Carrier's facilities with Customer's apparatus or systems; for any act or omission of the Customer; for any personal injury or death of any person or for any loss of or damage to Customer's premises or any other property, whether owned by the Customer or others, caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use, or removal of equipment or wiring provided by the Carrier, if not directly caused by negligence of the Carrier; or for failure to provide service.
- 2.3.4 No Agent or Employee of any other carrier shall be deemed to be an Agent or Employee of Carrier, except independent sales agents who may from time to time be employed by another carrier.
- 2.3.5 The Company shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishing of service which is not the direct result of Carrier's negligence.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)**2.4 Terminal Equipment**

The Company facilities and service may be used with or terminated in Customer-provided communications systems, such as a PBX or Pay Telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service.

When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the industry as endorsed by the Federal Communications Commission.

2.5 Payment for Service and Service Dispute Resolution**2.5.1 Payment for Service**

• All charges due by the Customer are payable to any agency duly authorized to receive such payments. The billing agency may be a local exchange telephone company, credit card company, or other billing service. The terms and conditions for billing, payment and collection, including without limitation, any late payment charge, specified in the Local Exchange Carrier's local exchange service tariff shall apply to charges of Carrier when the Local Exchange Company serves as the billing agent for Carrier or buys Carrier's accounts receivables. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Commission. Any objections to billed charges must be promptly reported to Carrier's billing option.

Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

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SECTION 20 RULES AND REGULATIONS (CONT'D.)

2.5 Payment for Service and Service Dispute Resolution (Cont'd.)

2.5.1 Payment for Service (Continued)

2.5.2 Customer Liability

The Customer is responsible for the payment of bills for long distance message telephone service (LDMTS). Whether or not authorized by the Customer, this includes payment for LDMTS calls or services: (1) Originated at the Customer's number(s), (2) Accepted at the Customer's number(s) (e.g., Collect Calls), (3) Billed to the Customer's number via Third Number Billing if the Customer is found to be responsible for such call or service, the use of a Calling Card, or the use of a Carrier assigned Special Billing Number, and (4) Incurred at the specific request of the Customer.

2.5.3 Service Dispute Resolution

Any objection to billed charges should be reported to the billing agent or Carrier within thirty (30) days from the day the bill is issued. Questions regarding the Carrier's services or charges assessed to a customer's bill may be directed to the Carrier's Customer Service Department toll-free at (800) 583-8811. Adjustments to Customer's bills shall be made when circumstances exist which reasonably indicate that such changes are appropriate. Customers have the right to appeal service disputes to the Commission at the following address and phone number:

Missouri Public Service Commission
200 Madison Street
Jefferson City, Missouri 65101
(573) 751-3234

2.5.4 Late Payment Fee

If any portion of a Customer's payment is not received by the Company two business days prior to the next billing cycle, or if any portion of the payment is received by the Company in funds which are not immediately available upon presentment, a late payment fee shall be due to the Company. Late payment fees do not apply to the disputed portion of unpaid balances, if resolved in favor of the Customer. Any disputed portion of unpaid balances, if resolved in favor of the Company, maybe subject to the late payment fee as of the original due date noted on the Customer's bill. Undisputed amounts of the same bill maybe subject to the late payment fee if they remain unpaid by the due date noted on the Customer's bill.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.6 Establishment and Re-establishment of Credit

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2.6.1 Service Suspended for Non-payment

The Company reserves the right to terminate a customer's long distance services pursuant to the Rules and Regulations of the Commission. In the event service is temporarily suspended for non-payment, such service will be restored upon payment of all charges due.

2.6.2 Service Restoration Charge

A restoration of service charge will be applicable for each authorized code temporarily suspended. Where service is presubscribed to the Company's service, a restoration of service charge will be applicable for each line temporarily suspended.

2.6.3 Five Day Limitation for Re-establishment

Customers not re-established within five (5) days from date of suspension will be treated as new Customers and appropriate Non-recurring Charges and Customer Deposits will apply.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.7 Customer Deposits

Applicants or Customers whose financial condition is not acceptable to VarTec, or is not a matter of general knowledge, may be required at any time to make a deposit in an amount not to exceed the estimated charges for two (2) month's tariffed services for a specified Customer. Where established by law, interest will be applied to any deposit made at the legal rate for the period in which the deposit is held. Such deposits and interest due, if any, will be refunded or credited to the Customer at any time after twelve (12) months of prompt payments upon request of the Customer. Upon termination of service, the deposit and interest due, if any, will be credited to the final bill and any credit balance will promptly be returned to the Customer. •

2.8 Notices

2.8.1 Notice to the Customer

Notice from Carrier to a Customer normally will be given in writing, either delivered or mailed to the Customer's address of record.

In emergencies, where delay may result in impaired service or in hazards to the Customer, Public, or Carrier's facilities, Carrier may resort to verbal notices given by telephone, radio telephone, personal contact, or other means of communication.

2.8.2 Notices from the Customer

Notices from a Customer to Carrier may be given verbally by the Customer or the Customer's authorized Agent at Carrier's office, or by written communication mailed thereto. Written notice is required when specified in tariff schedules or in any written agreement.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

•
2.9 Rendering and Payment of Bills

2.9.1 Returned Check Charge

When a payment for service is made by check, draft, or similar negotiable instrument, a returned check charge will be made by Carrier for each such item returned unpaid by a bank to Carrier for any reason. The acceptance of checks, drafts, or other negotiable instruments for the satisfaction of the Customer's debts to Carrier shall not constitute a waiver by Carrier of its right to payment by legal tender.

2.9.2 Extra Copies of Bill

Extra copies of a Customer's monthly bill will be provided by the Carrier at the rate specified in this tariff.

2.9.3 Multi-Brand and Affiliate Credit and Collections Practices

VarTec may collect on behalf of the Company and/or its affiliates or brands in one or more transactions as permitted by law.

VarTec reserves the right to apply credit balances from one VarTec affiliate to another to satisfy outstanding account balances.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

•
2.9 Rendering and Payment of Bills

2.9.1 Alternative Payment Processing

The Company allows Customers to make payment for services rendered through alternative payment processing options, including but not limited to, credit card payments and automated clearing house ("ACH") transactions. Customers may make payment using alternative payment processing through the Company's Customer Care Center, the Company's internet website or other methods approved by the Company. When a payment for service is made by an alternative payment processing option, processing fees as described in Section 4.1.12 of this Tariff may apply. The acceptance of alternative payment processing options for the satisfaction of the Customer's debts to Carrier shall not constitute a waiver by Carrier of its right to payment by legal tender.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.10 Fraud

The Company shall have the right to refuse or discontinue service if the acts of the Customer, including furnishing false credit information or the conditions upon their premises, are such as to indicate intention to defraud Carrier.

2.11 Non-Compliance with Carrier's Rules

The Company may discontinue service if a Customer fails to comply with any of the rules herein.

2.12 Telephone Calls with Intent to Annoy

The Company may discontinue service of any Customer who, with intent to annoy, telephones another and addresses to or about such other person any obscene language or addresses to such other person any threat to inflict injury to the person or property of the person addressed or any family member.

The Company may discontinue service of any Customer who, with intent to annoy, repeatedly telephones another without disclosing his true identity to the person answering the telephones, whether or not conversation ensues during the telephone calls.

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INTEREXCHANGE SERVICES

SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.13 Discontinuance and Restoration of Service

2.13.1 Intentional Abuse of Service

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The Company has the right to refuse telephone service to any premises and at any time to discontinue telephone service, if it finds it necessary to do so to protect itself against intentional abuse. Intentional abuse of service includes, without limiting the generality of the foregoing, the use of service or facilities of Carrier to transmit a message or to locate a person or otherwise to give or obtain information, without payment of a message toll charge of an exchange service charge. Another form of such abuse is an intentional uninterrupted connection of one exchange station to another station, excluding those connections charged on an elapsed time basis, which permits the use of the facilities in a manner similar to private line service. It also includes intentional receiver off-hook conditions.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.13 Discontinuance and Restoration of Service (Cont'd.)

2.13.2 Disconnection of Service for Cause

- A. Upon non-payment of any sum due Carrier or upon violation of any of the conditions governing the furnishing of service as provided in this tariff, Carrier may by notice in writing mailed to the Customer, without incurring any liability, temporarily discontinue the furnishing of service to the Customer. Telephone services may be discontinued seven (7) days after mailing notice of intention to discontinue service, and a service order charge will be made by Carrier for restoration of such Authorization Code and/or line. If Carrier elects to discontinue service, the Customer shall be responsible for all charges through the date of termination.
- B. If any Customer-provided equipment is used with facilities provided by Carrier in violation of any law or any of the provisions in this tariff, Carrier will take such action as is necessary for the protection of its facilities or the service of its other Customers and other persons provided with telephone services.

The Customer shall discontinue such use of the equipment or correct the violation immediately upon actual or constructive knowledge of a violation and shall confirm in writing to Carrier within five (5) calendar days that such use has ceased or that the violation has been corrected. Failure of the Customer to discontinue such use or correct the violation and to give the required written confirmation to Carrier within the time stated above shall result in interruption of the service of the Customer creating the violation.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.13 Discontinuance and Restoration of Service (Cont'd.)

2.13.2 Disconnection of Service for Cause (Cont'd.)

- C. Telephone services may be refused, reduced, or partially or completely discontinued without notice in the event Carrier is informed that the service is used in such a manner that will adversely affect Carrier's services to others or if service being used for the purpose of violating any federal, state or local statutes.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.13 Discontinuance and Restoration of Service (Cont'd.)

2.13.2 Disconnection of Service for Cause (Cont'd.)

- D. the Company may disconnect the telephone services in accordance with the rules and regulations of the Commission and terms hereof without any liability except for an appropriate refund of prepaid charges and any service deposit with accrued interest.

•
2.14 Installation and Termination

Service is installed upon mutual agreement between the Customer and Carrier. Customers may be required to sign the VarTec Service Order Form for the various services offered by VarTec Telecom, Inc. The agreement will determine terms and conditions of installation, termination of service, any applicable sales commission structure, and sales commission payment schedule. The service agreement does not alter rates specified in the tables and schedules contained in this tariff.

All services offered are subject to the Rules and Regulations of the Missouri Public Service Commission as they apply.

2.15 Ownership of Equipment

Equipment furnished by the Company on the premises of a Customer are the property of Carrier.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

2.16 Taxes

All state and local taxes (e.g., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

2.17 Taxes and Fees Chargeable to Customers

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2.17.1 Adjustments for Municipality Payments

If at any future time a municipality acquires the legal right to impose an occupation tax, license tax, permit fee, franchise fee, or other similar charge upon the Carrier, and imposes the same by ordinance or otherwise, such taxes, fees, or charges shall be billed to the Customers receiving service within the territorial limits of such municipality. Such billing shall allocate the tax, fee, or charge among Customers uniformly on the basis of each Customer's monthly charges for the types of service made subject to such tax, fee, or charge.

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SECTION 2 0 RULES AND REGULATIONS (CONT'D.)

•
2.17 Taxes and Fees Chargeable to Customers (Cont'd.)

2.17.2 Adjustments for County or Other Local Taxing Authority Payments

If at any future time a county or other local taxing authority acquires the legal right to impose an occupation tax, license tax, permit fee, franchise fee, or other similar charge upon the Carrier, and imposes the same by ordinance or otherwise, such taxes, fees, or charges shall be billed to the pre-subscribed Customers receiving service within the territorial limits of such county or other taxing authority, Such billing shall allocate the tax, fee, or charge among Customers uniformly on the basis of each Customer's monthly charges for the types of service made subject to such tax, fee, or charge.

2.17.3 Gross Receipts Tax

When utility or telecommunications excise, assessments, franchise fees, or privilege, license, occupational, or other similar taxes or fees, based on interstate or intrastate receipts are imposed by certain taxing jurisdictions upon the Company or upon local exchange companies and passed on to the Company through or with interstate or intrastate access charges, the amounts of such taxes or fees will be billed to Customers in such a taxing jurisdiction on a prorated bases.

The amount of charge that is prorated to each Customer's bill is determined by the interstate or intrastate telecommunications services provided to and billed to an end user/customer service location in such a taxing jurisdiction with the aggregate of such charges equal to the amount of the tax or fee imposed upon or passed on to the Company.

2.17.4 Missouri Universal Service Fund

- A. The Company will place, on each retail end-user customer's bill, a surcharge equal to the Missouri Universal Service Fund percentage assessment ordered by the Missouri Public Service Commission.
- B. The surcharge will appear as a separate line item detailed as "Missouri Universal Service Fund."
- C. The surcharge percentage will be applied to the total of each customer's charges for intrastate regulated telecommunications services that meet the definition of net jurisdictional revenues at 4 CSR 240-31.0 I0(12).

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES**3.1 General****3.1.1 Introduction**

The Carrier endeavors to provide high quality service. Service is available twenty-four (24) hours per day, seven (7) days a week, subject to routine maintenance and outages beyond the control of the Carrier. Carrier's switching equipment is designed and engineered to provide high quality transmission of voice and data with a minimum level of impairment such as noise and echo. However, overall quality may vary somewhat due to the variability in quality of the connections provided by the local telephone companies and other interexchange carriers.

3.1.2 Timing of Calls

- A. Long distance usage charges are based on the actual conversation time transpiring on the Company's network. No charge will generally apply to uncompleted calls, which include "ring busy" and "ring no answer calls," and such uncompleted calls will not be knowingly charged to the Customer and, if charged in error, will be refundable to the Customer.

In the event that the Customer fails to hang up when receiving a busy signal or "ring no answer call" for an excessive period of time, however, the Customer may be charged as if the call were completed. The Company will determine that a call has been established by signal, where available, from the local telephone company or underlying carrier.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.1 General (Cont'd.)

3.1.2 Timing of Calls (cont'd.)

- B. Unless otherwise specified in this tariff, the minimum call duration for billing purposes is one (1) minute for a connected call.
- C. Unless otherwise specified in this tariff, usage is measured and rounded to the higher full minute for billing purposes.
- D. When answer supervision is unavailable and the Company has received a reasonable claim from the Customer for a refund of the Company's charges for an uncompleted call, the Company will reimburse the Customer for the charges that the Company has billed for that call.

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 INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.1 General (Cont'd.)

3.1.3 Service Area

The Company will provide originating and terminating long distance telecommunication services throughout the State of Missouri via Feature Group D Access obtained from applicable LECs .

3.1.4 Calculation of Distance

- A. Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.
- B. The Rate Centers of a call are determined by the area codes and exchanges of the origination and destination points.
- C. The distance between the Rate Center of the Subscriber's equipment and that of the destination point is calculated by using the vertical "V" and horizontal "H" coordinates found in AT&T FCC Tariff No. 10, in the following manner:

Step 1 – coordinates origination point. Obtain the "V" and "H" for the Rate Centers of the point and the destination point.

Step 2 - Obtain the difference between the "V" coordinates of each of the Rate Centers. Obtain the difference between the "H" coordinates.

Step 3 - Square the differences obtained in Step 2.

Step 4 – Add the squares of the "V" difference and the "H" difference obtained in Step 3.

Step 5 - Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.

Step 6 - Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the Rate Centers.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.1 General (Cont'd.)

3.1.4 Calculation of Distance (Cont'd.)

- D. The Company determines the airline mileage between rate centers by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved.

Distance =

$$\sqrt{\frac{|V_1 - V_2|^2 + |H_1 - H_2|^2}{10}}$$

3.1.5 Special Promotions

The Carrier may from time to time engage in special promotional service offerings which may be limited to certain dates, times and/or locations. These promotions are designed to attract new customers and/or increase customer awareness of particular service offerings. Customers must subscribe to specific promotions within the given time period as stated in the promotional offer. Any ANI disconnected and then reconnected from VarTec's service for purposes of subscribing to the special promotion may not be eligible. After the initial subscription to a promotion, if no outbound usage is generated by an ANI within the specified time period as stated in the promotional offering, the customer may not receive benefits from the promotion. The promotions may contain special terms and conditions, including but not limited to, usage rates and charges. Such special terms and conditions will be in lieu of those terms conditions, rates and charges outlined in Sections 3 and 4 of this Tariff. VarTec will notify the Commission of special promotional offerings in accordance with the rules and regulations established by the Commission.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.2 Directory Assistance Service**

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Directory Assistance Service is provided to assist Customers in obtaining telephone numbers. Customers can access Directory Assistance Service by dialing 1 + area code +555-1212 if they have selected VarTec as their primary interexchange carrier. When VarTec is not the presubscribed interexchange carrier, Customers can access Directory Assistance Service by dialing 1OXXX+ 1+area code (if required) + 555-1212.

3.3 Conference Calling Service

Conference Calling Service allows the Customer to hold conversations and/or meetings with two (2) to twenty-three (23) other involved parties within Missouri. Customers of this service are able to establish simultaneous telephone contact with multiple callers by each of the involved parties dialing an 800 number predetermined by the Company, receiving a prompting tone, then entering an authorization code also predetermined by the Company, from any non-rotary dialed telephone within Missouri. Once the authorization code is entered, the calling party is connected to the conference call. The Customer must schedule the conference call at least twenty-four (24) hours in advance with the Company. In order to receive the Conference Calling Service and associated rates, the Customer must be entered into the Company billing database prior to utilizing the service. Rates and charges for the Conference Calling Service are set forth in section 4.3 following. Calls are rated based on time of day and call duration of each and every involved party that participates in the conference call.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.4 New DimeLine®**

The New DimeLine® Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access New DimeLine® Service by dialing 1 + (area code when necessary) + NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access New DimeLine® Service by dialing 10XXX + 1 + area code (if required) +NXX-XXXX. In order to receive VarTec's New DimeLine® Service usage rates, however, the Customer must be entered into the VarTec billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for the Company's New DimeLine® service are set forth in Section 4.4 following.

Calls are rated based on call duration.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.5 FiveLine® Service**

FiveLine® Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access the FiveLine® Service by dialing 1 + (area code when necessary) + NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access the FiveLine® Service by dialing 10-1X-XXX + 1 + area code (if required) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. In order to receive FiveLine® Service rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Rates and charges for the Company's FiveLine® Service are set forth in Section 4.5 following.

Calls are rated based on call duration.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.6 VarTec Signature Series® Services**

VarTec Signature Series® Services are intended for Business Customers for calling within the State of Missouri. Customer's of VarTec Signature Series® Services will be able to utilize one-plus (1 +), toll-free ("800") and calling card services. Upon choosing VarTec as their primary interexchange carrier and/or the responsible organization for any particular toll-free ("800") telephone number, Customers will receive any or all of the long distance telecommunications services associated with VarTec Signature Series® Services. Rates and charges associated with VarTec Signature Series® Services are set forth in Section 4.6 following. The VarTec Signature Series® Services are long distance telecommunications services including, up to the following:

- **3.6.1 VarTec Signature I Service**

Customers may access VarTec's Signature I Service via Equal Access FGD circuits and/or other switched access services to make intrastate calls. Calls are routed over carriers transmission and switching facilities to any valid NPA-NXX. VarTec's Signature I Service includes flat-rated intrastate usage rates and a monthly recurring service fee. Rates and charges associated with VarTec's Signature I Service are included in Section 4.6.1

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.6 VarTec Signature Series® Services (Cont'd.)

3.6.2 VarTec Signature 800 Service

VarTec's Signature 800 Service allows Customers to receive inbound intrastate calls from any other calling stations within the state. The service includes a monthly recurring service fee and a one-time installation fee. Rates and charges associated with this service are set forth in Section 4.6.2 following.

3.6.3 VarTec Signature Travel Service

VarTec's Signature Travel Service is designed to allow customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + XXX + XXXX, receiving a prompting tone, then dialing in the Customer's Authorization Code assigned by the Company followed by the telephone number of the called party. The service is for Customers who require many travel cards and regularly make more than \$500 in calling card calls per month. Rates and charges associated with this service are set forth in Section 4.6.3 following.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.7 PreferredSM Service**

PreferredSM Service (non-operator assisted, direct dial) is offered to Customers, including but not limited to, business Customers, for calling within the State of Missouri. This service is designed to be sold by agents of the Company. Customers access VarTec Telecom® via Equal Access FGD circuits and/or other Switched Access Services. In order to receive PreferredSM Service rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Calls are routed over the Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for the Company's PreferredSM Service are set forth in Section 4.7 following.

Calls are rated based on time of day and call duration.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.8 TollSaver II®

Toll-Saver® II Service (non-operator assisted, direct-dial) is offered to Customers, including, but not limited to, residential and business Customers, for calling within the State of Missouri. Customers access VarTec Telecom, Inc. via Equal Access FGD circuits and/or other Switched Access Services. Customers can access TollSaver® II Service by dialing 1 + (area code when necessary) + NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access TollSaver® II Service by dialing 10XXX + I + area code (if required) + NXX-XXXX. In order to receive the Company's TollSaver® II Service usage rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX in the State of Missouri. Rates and charges for the Company's TollSaver® II Service are set forth in Sections 4.8 following.

Customers of the Company's TollSaver® II Service will be eligible for the Company's Frequent Caller Program. For every ten (10) long distance TollSaver® II calls a Customer makes, excluding Directory Assistance calls, the Customer will receive two additional long distance TollSaver® II calls for only one cent (\$.01) each. The one cent (\$.01) calls can be up to ten (10) minutes in duration and can be made anywhere within the State of Missouri. The one cent (\$.01) calls will automatically be assessed by the Company's billing system on the first two long distance call(s) that meet the above-noted conditions and are subsequent to the required ten (10) long distance calls made by the Customer, regardless of the Customer's actual billing cycle.

The one (1) penny calls are awarded in multiples of eleven and twelve, respectively (i.e., 11, 12; 23, 24; 35, 36; etc.). If either one of those calls exceeds ten (10) minutes or is made to a party outside the contiguous United States, then the very next call(s) that satisfies these conditions, regardless of its numerical standing, will be billed one cent (\$.01). Calls are rated based on mileage, time of day and call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.9 Home Direct® Service

Home Direct;® Service permits Customers to make calls from any non-rotary dialed telephone within Missouri to other locations by dialing 1 + 800 + NXXXXXX, receiving a prompting tone, then dialing a seven (7) digit personal identification number (PIN) assigned by the Company. The calls are then routed to a single destination (terminating ANI) which is pre-programmed by the Company and designated by the Customer. Rates and charges for VII's Home Direct® Service are set forth in Section 4.9 following.

Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.10 Business 800SM Service

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Business 800SM Service permits Customers to make inward calling from stations in diverse service areas to stations located in the contiguous United States. These service areas are groups of predefined NPAs, which encompass all NPAs within the contiguous United States.

Business 800SM Service rates and charges apply to completed calls from the service area(s)/NPA(s) selected by the Customer to a telephone number associated with the Customer's existing local exchange service. Rates and charges for the Company's Business 800SM Service are set forth in Section 4.10 following.

Calls are rated based on time of day and call duration.

3.11 Prepaid Calling Card Service

Prepaid Calling Card Service provides an outbound voice grade communications service for calls charged to the Company Prepaid Calling Card. The Company's Prepaid Calling Card Service permits customers to make Prepaid Calling Card calls from any non-rotary dialed telephone within the State of Missouri to any other location by dialing the Company-provided 800 number printed on the card, receiving interactive voice prompts, inserting an authorization code, and then dialing the destination number of the intended party. The Company Prepaid Calling Cards can be obtained from the Company or agents of the Company in various denominations. Rates and charges for the Company's Prepaid Calling Card Service are set forth in Section 4.11 following.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.11 Prepaid Calling Card Service (Cont'd.)

Upon accessing the service, the Customer first receives account balance information prior to dialing the terminating number. Upon entering the intended destination number, the Customer will then be advised as to the maximum call length, in minutes. The balance on each the Company Prepaid Calling Card will be reduced and depleted based upon customer usage and the terminating location of the call. A Customer's call will be interrupted with an announcement at one minute before the available balance is depleted. Calls in progress will be terminated by the Company when the available balance of the Company Prepaid Calling Card is expended. Any remaining balance may be utilized by the Customer on subsequent long distance telephone calls. All calls must be charged against a valid the Company Prepaid Calling Card account that has a sufficient available balance.

Prepaid Calling Cards are non-refundable. Authorization codes associated with Prepaid Calling Card Service will expire 180 days following activation. The Carrier shall not be responsible for lost, stolen or unauthorized usage of the Company's Prepaid Calling Card or authorization codes.

At the Customer's option, written and automated dialing instructions are provided in both English and Spanish.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.11 Prepaid Calling Card Service (Cont'd.)

The Customer is granted no rights whatsoever in the trade names or insignia (Marks) of the Company Prepaid Calling Card Service, its corporate parent or corporate affiliates (Mark Holders) and the Customer is granted no right to modify the physical appearance of the Company Prepaid Calling Card. Customers who desire to produce their own version of a card utilizing the Company Prepaid Calling Card Services shall be provided only with an the Company Prepaid Calling Card authorization code.

The following types of calls may not be completed using the Company's Prepaid Calling Card Service:

- Calls to 700 numbers
- Calls to 800 numbers
- Calls to 900 numbers
- Directory Assistance
- Any other operator assisted calls

Service is available twenty-four hours a day, seven days a week. The number of available the Company Prepaid Calling Cards is subject to technical limitations. Such cards will be offered to Customers on a first come, first served basis.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.11 Prepaid Calling Card Service (Cont'd.)

The Company will provide a credit equal to one minute of applicable service for Calling Card Service calls that are interrupted or are subject to inadequate transmission. Credits will not be issued when an interruption or service deficiency is not reported to the Company, due to a failure of power, equipment, or systems not provided by the Company. To receive the proper credit, the Customer must notify the Company at the designated Customer Service Number printed on the Company Prepaid Calling Card and furnish the called number, the trouble experienced (e.g., cut-off, noisy circuit, etc.), and the approximate time the call was placed.

3.11.1 Collector's Card Service

VarTec will provide prepaid calling card services using cards where the card itself has a value (i.e., includes a picture of a license property or because of the materials used in the card) that is distinct from the value of the telecommunications service. The value of the telecommunications service (in minutes or dollars) will be indicated on the card. Further, the intrastate rates, terms and conditions for service will be those set forth in Section 4.11 herein.

3.11.2 Enhanced Prepaid Calling Card Service

The Enhanced Prepaid Calling Card which offers the same features as the Company's Prepaid Calling Card as listed in Section 3.11 with the additional options of point of sale activation and recharge capability. This option requires a minimum recharge of \$5.00 and a maximum recharge of \$100.00. Further, the intrastate rates, terms and conditions for service will be those set forth in Section 4.1 1.3 herein.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.11 Prepaid Calling Card Service (Cont'd.)

3.11.3 Prepaid Calling Card Service II

Prepaid Calling Card Service II is intended for Customers that make prepaid calling card calls in excess of three (3) minutes in duration. This service offers the same features as the Prepaid Calling Card Service listed in Section 3.11, but with a lower per minute intrastate usage rate and a per call surcharge as set forth in Section 4.11.4 herein.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.12 Travel Card Service**

the Company's Travel Card Service permits Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + 383 + 2255, receiving a prompting tone, then dialing in the Customer's personal identification number (PIN) assigned by the Company followed by the telephone number of the called party. There are three classes of Travel Card Service:

- 1) Individual Accounts - for the Customer who requires a single or few travel cards and regularly bills less than \$200 in travel calls per month.
- 2) Corporate Accounts - for the Customer who requires several travel cards and regularly bills less than \$500 in travel calls per month . •
- 3) Group Accounts - for the Customer who requires many travel cards and regularly bills more than \$500 in travel calls per month.

Rates and Charges for VarTec's Travel Card Service are set forth in Section 4.12 following.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.13 DimeLine® Service**

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DimeLine® Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access DimeLine® Service by dialing 1 +(area code when necessary) +NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access DimeLine® Service by dialing 10XXX + 1 + area code (if required) + NXX-XXXX. In order to receive the Company's DimeLine® Service usage rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for the Company's DimeLine® Service are set forth in Section 4.13 following.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.14 CallManage Service

The CallManage Service is intended for residential Customers who enroll in the CallManage Program for calling within the state of Missouri. CallManage Service is only available to existing Customers who subscribed to CallManage Service prior to October 16, 2004. Customers of this service will utilize the optional long distance access feature installed on a Uniden Long Distance Manager™ EXLI8962 telephone, or subsequent models, to access the Company via Equal Access FGD circuits and/or other Switched Access Services. After enrolling, Customers may access the CallManage Service on a per call basis by utilizing the long distance access feature which automatically accesses the Company's network when selected, then the Customer dials 1 + area code (if required) + NXX-XXXX. In order to receive the CallManage Service rates, the Customer must be entered into CallManage Program billing database for the CallManage Service prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX in the state of Missouri. Rates and charges for the CallManage Service are set forth in Section 4.14 following.

3.15 Dime Club® Program

Dime Club® Program is intended for residential Customers for calling within the State of Missouri. Customers of VarTec's Dime Club® Program will be able to utilize the benefits of VarTec's one plus (1 +), Call Direct® and Travel Card Services. Upon choosing VarTec as their primary interexchange carrier and being entered into VarTec's billing database, customers will receive the long distance services associated with VarTec's Dime Club® Program. When the Company is not the presubscribed interexchange carrier, Customers can access Dime Club® by dialing 10XXX + 1 + area code (if required) +NXX-XXXX. In order to receive the Company's Dime Club® usage rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Rates and charges for the services included in VarTec's Dime Club® Program are set forth in Section 4.15 following. The Dime Club® Program is a long distance telecommunications services package including, up to, the following three services for a single monthly recurring fee (excluding per minute usage charges):

3.15.1 One Plus Service

Customers may access the Company's one plus service (non-operator assisted, direct dial) associated with the Company's Dime Club® Program via Equal Access FGD circuits and/or other Switched Access Services. Calls are routed over Carriers transmission and switching facilities to any valid NPA-NXX.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.15 Dime Club® Program (Cont'd.)

3.15.2 Call Direct® Service

Customers may access the Company's Call Direct Service associated with the Company's Dime Club® Program from any non-rotary dialed telephone to a single destination by dialing 1+800+NXX-XXXX, receiving a prompting tone, then dialing a seven (7) digit personal identification number (PIN) assigned by the Company. The calls are then routed to the intended destination area code and telephone number (terminating ANI) which is pre-programmed by the Company and designated by the Customer.

3.15.3 Travel Card Service

Customers may access the Company's Travel Card Service associated with the Company's Dime Club® Program from any non-rotary dialed telephone to any other location by dialing 1+800+NXX-XXXX, receiving a prompting tone, then dialing the Customers PIN, assigned by the Company, followed by the area code and telephone number of the called party. Only customers who choose VarTec as their primary interexchange carrier will be eligible for the Dime Club® Travel Card.

3.15.4 Dime Club® Affinity Edition

The Dime Club® Affinity Edition offers the same features as the Company's Dime Club® Program. In addition, for every ten (10) long distance calls a customer makes, excluding directory assistance calls, the Customer will receive another long distance Dime Club® Affinity Edition call for only one cent (\$.01). The one cent (\$.01) calls can be up to ten (10) minutes in duration and can be made anywhere within the United States. The one cent (\$.01) calls will automatically be assessed by the Company's billing system on the first long distance call that meets the above-noted conditions and are subsequent to the required ten (10) qualifying long distance calls made by the Customer, regardless of the Customer's actual billing cycle. The intrastate rates, terms and conditions for service will be those set forth in Section 4.15 herein.

Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.16 Dime Works® Service

Dime Works® Service is offered to customers including, but not limited to, business customers for outward calling within the State of Missouri. Customers may access the Company via Equal Access FGD circuits and/or other switched access services. The service includes a monthly recurring service fee, a per call surcharge and a flat per minute usage rate. In order to receive Dime Works® Service usage rates, however, Customers must first be entered into the Company billing database prior to utilizing this service. Calls are routed over the Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and Charges associated with this service are set forth in Section 4.16 following.

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3.17 Dime Works® 800 Service

VarTec's Dime Works® 800 Service is offered to customers including, but not limited to, business customers for inbound calls made from diverse service areas within the State of Missouri as well as the contiguous United States. This Service includes a monthly recurring service fee, a per call surcharge and a flat per minute usage rate. In order to receive Dime Works® 800 usage rates, however, Customers must first be entered into the Company billing database prior to utilizing this service. Calls are routed over the Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges associated with this service are set forth in Section 4.17 following.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.18 VarTec Varsity LineSM Service

VarTec Varsity LineSM Service permits Customers to make calls from any rotary dialed telephone within Missouri to other locations by dialing 1+800+NXX-XXX, receiving a prompting tone, then dialing a seven (7) digit personal identification number (PIN) assigned by the Company. The calls are then routed to a single destination (terminating ANI) which is pre-programmed by the Company and designated by the Customer. Rates and charges for VarTec Varsity LineSM Service are set forth in Section 4.18 following.

In addition, customers of VarTec Varsity LineSM Service will be billed at \$.01 per call for the first five qualifying calls. A qualifying call is defined as a completed call of ten minutes or less in duration, excluding Directory Assistance calls. The one cent (\$.01) calls will automatically be assessed by the Company's billing system on the first five long distance call(s) that meet the above-noted conditions. Calls are rated based on call duration.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.19 VarTec RelianTSM Outbound Service

VarTec RelianTSM Outbound Service (non-operator assisted direct dial) to Customers, including but not limited to, Business Customers for calling within the State of Missouri. Customers access the Company via T- I Access Lines. Calls are routed over the T-I Access Lines of the LECs and the Carrier to any valid NPA-NXX. In order to receive VarTec RelianTSM Outbound Service rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Rates and charges for VarTec RelianTSM Outbound Service are set forth in Section 4.19 following. Calls are rated based on call duration.

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3.20 VarTec RelianTSM Inbound Service

VarTec RelianTSM Inbound Service (non-operator assisted, direct dial) is offered to Customers, including but not limited to, Business Customers for calling within the State of Missouri. Customers access the Company via T-I Access Lines. Calls are routed over the T-I Access Lines of the LECs and the Carrier to a selected NPA-NXX within the State of Missouri. In order to receive VarTec RelianTSM Inbound Service rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Rates and charges for VarTec RelianTSM Inbound Service from originating locations within the State of Missouri to points within Missouri are set forth in Section 4.20 following. Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.21 Aspire Service

VarTec's Aspire™ Service (non-operator assisted, direct dial) is intended for small business customers for calling within the State of Missouri. This program is designed to be sold by agents of VarTec. Upon choosing VarTec as their primary interexchange carrier and being entered into VarTec's billing database, customers will receive the long distance usage rates associated with VarTec's Aspire™ Service. When the Company is not the presubscribed interexchange carrier, Customers can access Aspire™ by dialing 10XXX + 1 + area code (if required) + NXX-XXXX. In order to receive the Company's Aspire™ usage rates, however, the Customer must be entered into the Company billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for VarTec's Aspire™ Service are set forth in Section 4.21 following.

Calls are rated based on call duration.

3.22 Universal Travel Card Service

VarTec's Universal Travel Card Service permits Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + XXX + XXXX, receiving a prompting tone, then dialing in the Customer's personal identification number (PIN) assigned by VarTec followed by the telephone number of the called party. Rates and charges for VarTec's Universal Travel Card Service are set forth in Section 4.22 following.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.23 Small Change® Service

VarTec's Small Change® Service (non-operator assisted, direct dial) is intended for residential customers for calling within the State of Missouri. Upon choosing VarTec as their primary interexchange carrier and being entered into VarTec's billing database, customers will receive the long distance usage rates associated with VarTec's Small Change® Service. When the Company is not the presubscribed interexchange carrier, Customers can access Small Change® Service by dialing 10XXX + 1 + area 1code + NXX-XXXX. In order to receive VarTec's Small Change® Service usage rates, however, the Customer must be entered into the VarTec billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for VarTec's Small Change® , Service are set forth in Section 4.23 following.

Calls are rated based on call duration.

3.23.1 Small Change Affinity Edition

The Small Change® Affinity Edition offers the same features as the Company's Small Change® Service. In addition, for every ten (10) long distance calls a customer makes, excluding directory assistance calls, the Customer will receive another long distance Small Change® Affinity Edition call for only one cent (\$.01). The one cent (\$.01) calls can be up to ten (10) minutes in duration and can be made anywhere within the United States. The one cent (\$.01) calls will automatically be assessed by the Company's billing system on the first long distance call that meets the above-noted conditions and are subsequent to the required ten (10) qualifying long distance calls made by the Customer, regardless of the Customer's actual billing cycle. The intrastate rates, terms and conditions for service will be those set forth in Section 4.23 herein.

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SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.24 New Home Direct® Service

New Home Direct® Service permits Customers to make calls from any nonrotary dialed telephone within Missouri to other locations by dialing 1 + 800 +NXXXXXXX, receiving a prompting tone, then dialing a personal identification number (PIN). The calls are then routed to a single destination (terminating ANI) which is pre-programmed by the Company and designated by the Customer. Rates and charges for the Company's New Home Direct® Service are set forth in Section 4.24 following. In addition, Customers of the Company's New Home Direct® Service will be billed at \$.01 per call for the first five qualifying calls. A qualifying call is defined as a completed domestic, long distance call of ten minutes or less in duration, excluding Directory Assistance calls. The one cent (\$.01) calls will automatically be assessed by the Company's billing system on the first five long distance calls that meet the above noted conditions.

Calls are rated based on call duration.

3.25 Dime College Travel Card Service

The Company's Dime College Travel Card Service permits Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + XXX + XXXX, receiving a prompting tone, then dialing in the Customer's personal identification number (PIN) assigned by the Company followed by the telephone number of the called party. The Dime College Travel Card Service is intended for Customers of the Company's College and Alumni Programs which are available through participating colleges and alumni organizations.

Rates and charges for the Company's Dime College Travel Card Service are set forth in Section 4.25 following.

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3.26 Long Distance Saver Service

The Long Distance Saver Service is intended for use by residential and small business Customers who enroll in the CallManage Program for calling within the state of Missouri. The Long Distance Saver Service is only available to existing Customers who subscribed to the CallManage Program prior to October 16, 2004. Customers of this service will utilize the optional long distance access feature installed in a telephone manufactured and distributed by vendors selected by the Company to access its service via Equal Access FGD circuits and/or other Switched Access Services. After enrolling in the CallManage Program, Customers may access the Long Distance Saver Service on a per call basis by utilizing the long distance access feature which automatically accesses the Company's network when selected, then the Customer dials 1 + area code (if required) + NXX-XXXX. In order to receive the Long Distance Saver Service rates, the Customer must be entered into CallManage Program billing database for the Long Distance Saver Service prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX in the state of Missouri. Rates and charges for the Long Distance Saver Service are set forth in Section 4.26 following. Calls are rated based on call duration.

Customers of the Company's Long Distance Saver Service will be eligible for the Company's Frequent Caller Program. For every nine (9) long distance calls that a Customer makes on the Long Distance Saver Service, the Customer will receive another domestic Long Distance Saver Service call for only one cent (\$.01). The one cent (\$.01) calls can be up to ten minutes in duration and will not apply toward the count for the next one cent (\$.01) call. The one cent (\$.01) calls can be made to any location within the U.S. and will automatically be assessed by Company's billing system on the first long distance call that meets the above-noted conditions subsequent to the required nine (9) long distance calls made by the Customer.

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 INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.26 Long Distance Saver Service (Cont'd.)

The one cent (\$.01) calls are assessed in multiples of 10 (i.e., 10,20,30,40, etc.). For example, if a Customer makes twenty-five (25) long distance calls on the Long Distance Saver Service, the Customer will be entitled to a one cent (\$.01) call on both the tenth and twentieth calls. If either one of those calls exceeds ten (10) minutes or is made to a location outside of the U.S., then the call will be billed at the applicable per minute rate as listed in Section 4.26, and the very next call that satisfies the required conditions, regardless of its numerical standing, will be billed at one cent (\$.01).

New Customers who are entered into the CallManage Program billing database by the twentieth day of their initial calendar month of service will be eligible for the Frequent Caller Program immediately; however, new Customers who are not entered into the database until after the twentieth day of their initial calendar month of service will be eligible for the Frequent Caller Program beginning with their second calendar month of service.

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3.27 VarTec Voice Services

VarTec Voice~ Services are intended for residential Customers for calling within the State of Missouri. Customers of VarTec Voice~ Services will be able to utilize one-plus (1+) long distance service as well-as toll-free and travel card services. Billing for the VarTec Voice~ Services will be rendered directly by the Company. In order to receive the usage rates of the VarTec Voice~ Services, the Customer must be entered into the VarTec billing database prior to utilizing this service. Rates and charges associated with VarTec Voice Services are set forth in Section 4.27 following. The VarTec Voice~ Services are long distance telecommunications services including, up to the following:

3.27.1 VarTec Voice Long Distance Service

Customers may access the VarTec Voice~ Long Distance Service via Equal Access FGD circuits and/or other switched access services to make intrastate calls. Calls are routed over carrier's transmission and switching facilities to any valid NPA-NXX. The specific rates and charges associated with the VarTec Voice Long Distance Service are included in Section 4.27.1, following.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.27 VarTec Voice Services (Cont'd.)

3.27.1 VarTec Voice- Long Distance Service (Cont'd.)

Customers of this service will be billed the monthly usage fee of \$1.95 after the initial two (2) calendar months from their first use of the service. The monthly usage fee will be billed in each calendar month in which the Customer uses the VarTec Voice Long Distance Service. The monthly usage fee is waived for all Customers of the Company's bundled local exchange services listed in the Company's Local Exchange Tariff.

3.27.2 VarTec Voice- Travel Card Service

VarTec Voice- Travel Card Service is designed to allow residential Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + XXX + XXXX, receiving a prompting tone, then dialing in the Customer's Authorization Code assigned by VT followed by the telephone number of the called party. Rates and charges associated with the VarTec Voice- Travel Card Service are set forth in Section 4.27.2 following:

3.27.3 VarTec Voice- Call Direct" Service

The VarTec Voice-Call Direct" Service permits residential Customers to make calls from any non-rotary dialed telephone within Missouri to any other pre-designated location by dialing 1 + 800 +NXX-XXXX, receiving a prompting tone, then dialing a personal identification number (PIN). The calls are then routed to a single destination (terminating ANI) which is pre-programmed by the Company and pre-designated by the Customer. Rates and charges for the VarTec Call Direct" Service are set forth in Section 4.27.3 following.

3.27.4 VarTec Voice- Toll Free Service

VarTec Voice- Toll Free Service allows Customers to receive inbound intrastate calls from any other calling station within Missouri. Rates and charges associated with the VarTec Voice- Toll Free Service are set forth in Section 4.27.4 following:

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.28 VarTec LibertyLineSM Services

VarTec LibertyLineSM Services are intended for business Customers for calling within the State of Missouri. Customers of VarTec LibertyLineSM Services will be able to utilize one-plus (1+) long distance service, toll-free ("800") service and travel card service. Billing for the VarTec LibertyLineSM Services will be rendered directly by VT. Only those Customers who select VT as their primary interexchange carrier and/or the responsible organization for a particular tollfree telephone number will be eligible to utilize any or all of the long distance telecommunications services associated with VarTec LibertyLineSM Services. Rates and charges associated with VarTec LibertyLineSM Services are set forth in Section 4.28 following. The VarTec LibertyLineSM Services are long distance telecommunications services including, up to the following:

3.28.1 VarTec LibertyLineSM Long Distance Service

Customers may access the VarTec LibertyLineSM Long Distance Service via Equal Access FGD circuits and/or other switched access services to make intrastate calls. Calls are routed over carrier's transmission and switching facilities to any valid NPANXX. The specific rates and charges associated with the VarTec LibertyLineSM Long Distance Service are included in Section 4.28.1 following:

3.28.2 VarTec LibertyLineSM Travel Card Service

VarTec LibertyLineSM Travel Card Service is designed to allow business Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + XXX + XXXX, receiving a prompting tone, then dialing the Customer's Authorization Code assigned by VT followed by the telephone number of the called party. Rates and charges associated with the VarTec LibertyLineSM Travel Card Service are set forth in Section 4.28.2 following:

3.28.3 VarTec LibertyLineSM 800 Service

VarTec LibertyLineSM 800 Service allows business Customers to receive inbound intrastate calls from any other calling station within Missouri. Rates and charges associated with the VarTec LibertyLineSM 800 Service are set forth in Section 4.28.3 following:

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.29 FiveLine Travel Card Service

VT's FiveLine® Travel Card Service is designed to allow residential Customer to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 +~+XXX-XXXX receiving a prompting tone, then dialing in the Customer's Authorization Code assigned by the Company, followed by the telephone number of the called party. Rates and charges associated with the FiveLine® Travel Card Service are set forth in Section 4.29 following.

3.30 FiveLine® Call Direct® Service

VT's FiveLine® Call Direct Service permits Customers to make calls from all non-rotary dialed telephone within Missouri to other locations by dialing 1 +800+NXX-XXXX, receiving a prompting tone, then dialing a personal identification number (PIN). The calls are then routed to a single destination (terminating ANI) which is pre-programmed by VT and designated by the Customer. Rates and charges for VT's FiveLine® Call Direct® Service are set forth in Section 4.30 following.

Calls are rated based on call duration.

3.31 5Talk~ Call Direct Service

5Talk Call Direct® Service permits Customers to make calls from any non-rotary dialed telephone within Missouri to other locations by dialing 1+800+NXX-XXXX, receiving a prompting tone, then dialing a personal identification number (PIN) assigned by the Company. The calls are then routed to a single destination (terminating ANI) which is preprogrammed by the Company and designated by the Customer. Rates and charges for VT's 5Talk Call Direct® Service are set forth in Section 4.31 following.

Calls are rated based on call duration.

3.32 5Talk Calling Card Service

5Talk~ Calling Card Service is designed to allow residential Customers to make calls from any non-rotary dialed telephone within Missouri to another location by dialing 1+ 800 +XXX +XXXX, receiving a prompting tone, then dialing in the Customer's Authorization Code assigned by the Company, followed by the telephone number of the called party.

Rates and charges associated with the 5Talk Calling Card Service are set forth in Section 4.32 following.

Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.33 Your DimeLine@ Service**

Your DimeLine@ Service (non-operator assisted, direct dial) is intended for existing the Company Customers for calling within the state of Missouri. Customers access Your DimeLine@ Service by dialing 1 + (area code when necessary) + NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access Your DimeLine@ Service by dialing 10-1 X- XXX + 1 + area code (if required) + NXX-XXXX. In order to receive VarTec's Your DimeLine@ Service usage rates, however, the Customer must be eligible to receive the service based on the above requirements and must be entered into the Company billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for the Company's Your DimeLine@ Service are set forth in Section 4.33 following. Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.34 Operator Services**

The Company's Operator Services are intended for use by residential customers for calling within the State of Missouri from their home telephones. Customers may access Operator Services from their home telephones by dialing 00 to access a live or automated operator if they have selected the Company as the primary interLATA interexchange carrier for the calling station, or Customers may dial 10-IX-XXX + 00 to access a live or automated operator when the Company is not the presubscribed interexchange carrier for the calling station.

Calls are rated based on operator type (i.e., live or automated), call duration and time of day. Per call surcharges based on calling and billing options also apply.

Chargeable time begins when a network connection is established between the calling station and the called station.

Chargeable time ends when either party disconnects the call thereby releasing the network connection.

Chargeable time for collect calls and Person-to-Person calls differs from the definition above and is applied as follows:

For collect calls, chargeable time begins when the called party accepts responsibility for payment of the charges associated with the call. For Person-to-Person calls, chargeable time begins when a network connection is established between the calling party and the requested party.

Rates and charges for the Company's Operator Services are set forth in Section 4.34 following.

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INTEREXCHANGE SERVICES

SECTION 4.0 – RATE SCHEDULES, (CONT'D.)

4.37 3¢/39¢ Service - Intrastate Usage Rates

Customers of VT's 3¢/39¢ Service will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.0300
---------------------------	----------

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. A per call surcharge of \$0.79 will apply to each completed call placed on the Company's 3¢/39¢ Service. (I)

4.38 Platinum Plan - Intrastate Usage Rates

Customers of VT's Platinum Plan will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.0200
---------------------------	----------

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. A per call surcharge of \$0.49 will apply to each completed call placed on the Company's Platinum Plan.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.34 Operator Services (Cont'd.)****3.34.1 Operator Services Calling Options**

- A. Operator Station-to-Station - Operator Station-to-Station calls may be placed when a caller requests operator assistance in reaching a telephone number and will speak with any individual at the called station rather than a specified party. Customers may use one of the dialing sequences provided in 3.34 above to access an operator for Operator Station-to-Station calls. The billing options listed in Section 3.34.2 below may be used for Operator Station-to-Station calls.
- B. Person-to-Person - Person-to-Person calls may be placed when the calling party requests operator assistance in reaching specific person, department, extension, office, etc. at a specified telephone number. The operator dials the destination telephone number and remains on the line until the requested party or other caller-accepted alternative is reached and conversation begins. Customers may use one of the dialing sequences provided in 3.34 above to access an operator for Person-to-Person calls. The billing options listed in Section 3.34.2 below may be used for Person-to-Person calls.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.34 Operator Services (Cont'd.)

3.34.2 Operator Services Billing Options

- A. Calling Station Billing - This option applies to Operator Services calls that are billed to the calling station. All charges associated with the call, including per minute charges and surcharges, are billed to the calling station.
- B. Collect Billing - This option applies to Operator Services calls when a party at the called station is contacted by an operator and accepts the call by agreeing to be responsible for all charges, both per minute charges and surcharges, associated with the call. Calls are billed to the party responsible for the called station.
- C. Third Party Billing - This option applies to Operator Services calls that are not billed to the calling or called stations, but instead, the charges, including per minute charges and surcharges, are billed to a third party station.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.35 5 TalkSM Service

5 TalkSM Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access the Company via Equal Access FGD circuits and/or other Switched Access Services. Customers access the Company's 5 TalkSM Service by dialing 1 + (area code when necessary) + NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access this service by dialing 1 + area code (if required) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. In order to receive 5 TalkSM Service rates, however, the Customer must be entered into the Company billing database prior to utilizing this service.

Rates and charges for the Company's 5 TalkSM Service are set forth in Section 4.35 following. Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.36 Employee Services

Employee Services are intended for residential Customers employed by VarTec Telecom, Inc. and its subsidiaries for calling within the State of Missouri. Customers of Employee Services will be able to utilize one-plus (1 +) long distance service as well as travel card and toll-free services. In order to receive the usage rates of the Employee Services, Customers must be entered into the Company billing database and select the Company as their primary interexchange carrier prior to utilizing this service. Rates and charges associated with Employee Services are set forth in Section 4.36 following. The Employee Services are long distance telecommunications services, including the following:

3.36.1 Employee Long Distance Service

Customers may access the Employee Long Distance Service via Equal Access FGD circuits and/or other switched access services to make intrastate calls by dialing 1 + (area code when necessary) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. The specific rates and charges associated with the Employee Long Distance Service are included in Section 4.36.1 following. Calls are rated based on duration.

3.36.2 Employee Calling Card Service

Employee Calling Card Service is designed to allow residential Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 800 + NXX + XXXX, receiving a prompting tone, then entering the Customer's Authorization Code assigned by the Company followed by the telephone number of the called party. Rates and charges associated with the Employee Calling Card Service are set forth in Section 4.36.2 following. Calls are rated based on duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.36 Employee Services (Cont'd.)

3.36.3 Employee Call Direct® Service

The Employee Call Direct® Service permits residential Customers to make calls from any non-rotary dialed telephone within Missouri to any other predesignated location by dialing 1 + 800 + NXX-XXXX, receiving a prompting tone, then dialing a personal identification number (PIN). The calls are then routed to a single destination (terminating ANI) which is preprogrammed by the Company and pre-designated by the Customer. Rates and charges for the Employee Call Direct® Service are set forth in Section 4.36.3 following. Calls are rated based on duration.

3.36.4 Employee Toll-free Service

Employee Toll-free Service allows Customers to receive inbound intrastate calls from any other calling station within Missouri at no charge to the calling party for long distance usage. Rates and charges associated with the Employee Toll-free Service alone set forth in Section 4.36.4 following. Calls are rated based on duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)

3.37 3¢/39¢ Service

VT's 3¢/39¢ Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access 3¢/39¢ Service by dialing 1 + (area code when necessary) +NXX-XXXX if they have selected the Company as their primary interexchange carrier. When the Company is not the presubscribed interexchange carrier, Customers can access 3¢/39¢ Service by dialing 10-IX-XXX + 1 + area code (if required) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. The 3¢/39¢ Service is also marketed as the VarTec Gold and OneChoice® Gold plans. Rates and charges for VT's 3¢/39¢ Service are set forth in Section 4.37 following.

Calls are rated based on call duration.

3.38 Platinum Plan

VT's Platinum Plan (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access Platinum Plan by dialing 1 + (area code when necessary) + NXX-XXXX if they have selected VT as their primary interexchange carrier. When VT is not the presubscribed interexchange carrier, Customers can access Platinum Plan by dialing 10-IX-XXX + 1+ area code (if required) + NXX-XXXX. In order to receive Platinum Plan rates, however, the Customer must be entered into the VT billing database prior to utilizing this service. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for VT's Platinum Plan are set forth in Section 4.38 following.

Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 DESCRIPTION OF SERVICES (CONT'D.)**3.39 One Choice® Long Distance Services**

One Choice® Long Distance Services provide an outbound voice grade communications service for Customers who subscribe to certain One Choice® bundled service packages described in the Company's Local Exchange Tariff on file with the Commission. In order to subscribe to One Choice® Long Distance Services, Customers must select the Company as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services.

3.39.1 One Choice® \$.05 Plan

One Choice® \$.05 Plan (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access One Choice® \$.05 Plan by dialing 1 + (area code when necessary) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for the Company's One Choice® \$.05 Plan are set forth in Section 4.39.1 following.

Calls are rated based on call duration.

3.39.2 One Choice® \$.03 Plan

One Choice® \$.03 Plan (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access One Choice® \$.03 Plan by dialing 1 + (area code when necessary) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Rates and charges for the Company's One Choice® \$.03 Plan are set forth in Section 4.39.2 following.

Calls are rated based on call duration.

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INTEREXCHANGE SERVICES

SECTION 3.0 RATE SCHEDULE

4.1 General

4.1.1 Rate Periods

All the Company services that are rated based upon time of day are subject to the following rate periods:

- A. DAY PERIOD - The Day Period applies to a call originating at a time from 8:00 a.m. up to, but not including, 5:00 p.m. time Monday through Friday.
- B. EVENING PERIOD The Evening Period applies to a call originating from 5:00 p.m. up to, but not including, 11:00 p.m., on Sunday through Friday.
- C. NIGHT AND WEEKEND PERIOD - The Night and Weekend Period applies to a call originating from 11:00 p.m. up to, but not including, 8:00 a.m. on Monday through Sunday. The Night and Weekend Period also applies all day Saturday and from 8:00 a.m. to, but not including, 5:00 p.m., Sunday.
- D. All times in Paragraphs A. through C. above refer to local time in the area in which the call originates.

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.1 General (Cont'd.)

4.1.1 Rate Periods (Cont'd.)

(E) Calls initiated during one time period and ending during a different time period will be billed for the usage during each time period at the rates applicable to that time period.

4.1.2 Time of Day Periods

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 4:59 PM	DAYTIME RATE PERIOD OR PEAK RATE PERIOD						
5:00 PM TO 10:59 PM	EVENING RATE PERIOD OR OFF PEAK RATE PERIOD						EVE
11:00 PM TO 7:59 AM	NIGHT/WEEKEND RATE PERIOD OR OFF PEAK RATE PERIOD						

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.1 General (Cont'd.)

4.1.3 Holiday Discounts

Rates Applicable on Certain Holidays:

On Christmas Day (December 25), New Year's Day (January 1), Independence Day (July 4), Thanksgiving Day and Labor Day the rate applicable is the Evening rate unless a lower rate would normally apply.

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4.1.4 Rounding Fractional Charges

Unless otherwise specified in this Tariff, when the application of the rates set forth in this Section results in a fractional charge for an individual call, the total charge for that particular call will be rounded up to the next higher cent.

4.1.5 Extra Copies of Bill

Unless otherwise specified in this Tariff, when the application of the rates set forth in this Section results in a fractional charge for an individual call, the total charge for that particular call will be rounded up to the next higher cent.

Extra copies of a Customer's monthly bill will be provided by the Carrier at the rate of \$0.25 per copy, per page. A minimum charge of \$1.00 will apply.

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.1 General (Cont'd.)

4.1.6 Restoration of Service Charge

In the event service is temporarily suspended by the Company for non-payment such service will be restored upon payment of all charges due.

A restoration of service charge will be applicable for each authorization code temporarily suspended. Where service is presubscribed to the Company's service a restoration of service charge will be applicable for each line temporarily suspended.

Customers not re-established within five (5) days from date of suspension will be treated as new customers and appropriate Nonrecurring Charges and an advance payment will apply.

Service Charge	
Business	\$50.00
Residence	\$25.00

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.1 General (Cont'd.)

4.1.7 Returned Check Charge

When payment in the form of a bank check for services rendered is returned to the carrier, the Customer will be assessed a service charge of \$20.00 to cover the cost of handling the check.

4.1.8 Service Trip Charge

In the event the Subscriber or Customer reports a service difficulty or trouble report that requires an on-premise visit by Carrier and the service difficulty or trouble reported is not a result of Carrier-provided equipment and/or no service difficulty or trouble is found in Carrier-provided equipment, a Service Trip Charge of \$50.00 may be charged to the Subscriber or Customer for the visit by Carrier.

4.1.9 Emergency Calls

Customer shall configure its system so that 911 emergency calls, where available, and similar emergency calls will be automatically routed to the emergency answering point for the geographical location where the call originated without the intervention of the Company. 911 calls are not routed but are completed through the local network. No billing applies to emergency calls.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.1 General (Cont'd.)

4.1.10 Payphone Use Charge

A \$0.60 per call charge is applicable to calls that originate from any payphone within Missouri and access VarTec's services via an 800 number (e.g., Business 800SM, Travel Card, Prepaid Calling Card services or Home Direct® calls). The Payphone Use Charge is in addition to the tariffed per minute usage rates and any applicable monthly service fees and surcharges associated with utilizing VarTec's service and is unrelated to the specific VarTec service accessed from the payphone.

4.1.11 Late Payment Fee

The late payment fee shall be the portion of the payment not received two business days prior to the next billing cycle, multiplied by 1.5%. For unpaid balances of \$10.00 or more, a minimum late payment fee of \$5.00 shall apply.

4.1.12 Alternative Payment Processing Fees

The following fees apply for Customers who make payment for services rendered using alternative payment processing options. Per use charges apply for individual transactions. Customers may elect to enroll in the Company's Recurring Payment Plan, whereby the Customer's payment is automatically processed by the Company each month through the Customer's selected alternative payment processing option.

	Credit Card Payment	ACH Payment
One-time Payment (per use)	\$0.00	\$0.00
Online Payments (per use)	N/C	N/C
Recurring Payments	N/C	N/C

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.1 General (Cont'd.)

Customers of any and all services described in Section 3 will be assessed a Minimum Usage Fee, per account, in each billing cycle in which their qualifying VarTec charges do not meet the minimum usage amount for their bill type. The Minimum Usage Fee is the difference between the minimum usage amount (i.e., \$7.50 or \$10.00 based on bill type) and the Customer's qualifying charges in a billing cycle. Customers billed directly by VT will be assessed a Minimum Usage Fee if their qualifying charges total less than \$10.00 in a billing cycle. Customers billed through their local telephone company will be assessed a Minimum Usage Fee if their qualifying charges total less than \$7.50 in a billing cycle. The Minimum Usage Fee will not apply to Customers of VT's local exchange services or to customer accounts with no call usage in a given billing cycle when the account is assigned to a rate plan without a monthly fee or to one with only a monthly access fee, a fee which is billed only if the customer has used the service during the billing cycle.

Qualifying charges to be applied toward calculating the monthly usage minimum will be derived only from the following VarTec charges: all long distance, calling card, toll free, operator assisted and directory assistance usage charges, Carrier Cost Recovery Fee as well as any monthly access fees or monthly recurring charges associated with the customer's rate plan.

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.2 Directory Assistance - Intrastate Usage Rates

Customers will be billed a per call charge of \$0.75 for each directory assistance call. The directory assistance charge applies to each call regardless of whether the directory assistance bureau is able to furnish the requested telephone number.

4.3 Conference Calling Service

Customers of the Company's Conference Calling Service will be billed at the following per minute usage rates for each and every involved party that participates in the conference call:

Day/Evening/Night/Weekend \$.4000

•

A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.4 New DimeLine" Service - Intrastate Usage Rates

Customers of the Company's New DimeLine® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.1000

A three (3) minute minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

As of February 21, 2003, a monthly usage fee of \$1.95 will be billed to all Customers of VT's New DimeLine® Service in each calendar month in which the Customer uses VT's New DimeLine® Service.

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.5 FiveLine®Service - Intrastate Usage Rates

Customers of the Company's FiveLine® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.0500

A ten (10) minute minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

Customers of this service will be billed the monthly usage fee of \$2.95 after the initial two (2) calendar months from their first use of the service. The monthly usage fee will be billed in each calendar month in which the Customer uses the Company's Five line® Service. The monthly usage fee is waived for all Customers of the Company's bundled local exchange services.

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INTEREXCHANGE SERVICES

SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.6 VarTec Signature Series® Customers of VarTec Signature Series® Services will be billed the following intrastate per minute usage rates:

4.6.1 VarTec Signature I Service

Customers utilizing VarTec's Signature I Service will be billed the following intrastate per minute usage rates:

Day/Night/Evening/Weekend \$.1095

A thirty (30) second minimum will apply to each completed call and, thereafter, Customers will be billed in six (6) second increments. Additionally, at Customer's request, the Company will provide custom routing features (e.g., specific NPA blocking or time of day routing) for an initial set-up fee of thirty dollars (\$30.00) per 800 number plus a three cent (\$.03) surcharge per call. Customer will be charged an additional fee of thirty dollars (\$30.00) for any subsequent routing modifications.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.6 VarTec Signature Series® Services - Intrastate Usage Rates (Cont'd.)

Customers utilizing VarTec's Signature 800 Service will be billed the following intrastate per minute usage rates: •

4.6.2 VarTec Signature 800 Service

Day/Night/Evening/Weekend \$.0995

•

A thirty (30) second minimum will apply to each completed call and, thereafter, Customers will be billed in six (6) second increments.

A monthly recurring service fee of \$1.95 will be charged to all Customer of VarTec Signature 800 Service.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.6 VarTec Signature Series® Services - Intrastate Usage Rates (Cont'd.)

4.6.3 VarTec Signature Travel Service

Customers utilizing VarTec's Signature Travel Service will be billed the following intrastate usage rates.

Day/Evening/Night/Weekend \$.2500

• A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

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4.7 PreferredSM Service - Intrastate Usage Rates

Customers of the Company will minute usage rates:

Day	\$.1890
Evening/Night/Weekend	\$.1690

A thirty (30) second minimum will apply to each completed call, and thereafter, Customers shall be billed at six (6) second increments. In those areas where the LEC cannot support sub-minute billing increments, however, such calls will be billed in full minute increments.

At Customer's option, the Company will also provide the Customer with Account Code Reporting, at a monthly fixed cost of ten dollars (\$10.00) per account, which allows the Customer to analyze its telephone usage by individual caller, telephone instrument, or other criteria, as required by Customer.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.8 TollSaver® II Service

4.8.1 Intrastate/IntraLATA

Mileage	Day		Evening		Night/Weekend	
	Initial Minute	Each Additional Minute	Initial Minute	Each Additional Minute	Initial Minute	Each Additional Minute
1-10	0.0900	0.0800	0.0700	0.0640	0.0550	0.0520
11-14	0.1100	0.1000	0.0860	0.0800	0.0680	0.0650
15-18	0.1400	0.1300	0.1100	0.1040	0.0875	0.0845
19-23	0.1900	0.1500	0.1500	0.1200	0.1200	0.0975
24-28	0.2300	0.1600	0.1820	0.1280	0.1460	0.1040
29-33	0.2600	0.1700	0.2060	0.1360	0.1655	0.1105
34-40	0.2900	0.1800	0.2300	0.1440	0.1850	0.1170
41-50	0.3300	0.2000	0.2620	0.1600	0.2110	0.1300
51-60	0.3600	0.2300	0.2860	0.1840	0.2305	0.1495
61-100	0.3900	0.2500	0.3100	0.2000	0.2500	0.1625
101-150	0.4100	0.2700	0.3260	0.2160	0.2630	0.1755
151-190	0.4200	0.3200	0.3340	0.2560	0.2695	0.2080
191-300	0.4300	0.3300	0.3420	0.2640	0.2760	0.2145
301-430	0.4500	0.3500	0.3580	0.2800	0.2890	0.2275

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.8 TollSaver® II Service (Cont'd.)

4.8.2 Intrastate/InterLATA

Mileage	Day		Evening		Night/Weekend	
	Initial Minute	Each Additional Minute	Initial Minute	Each Additional Minute	Initial Minute	Each Additional Minute
1-10	0.0899	0.0800	0.0680	0.0600	0.0499	0.0500
11-14	0.1299	0.1100	0.0900	0.0800	0.0775	0.0700
15-18	0.1573	0.1400	0.1199	0.1100	0.1970	0.0900
19-23	0.1823	0.1600	0.1360	0.1280	0.1230	0.1040
24-28	0.2000	0.1683	0.1550	0.1455	0.1550	0.1235
29-33	0.2000	0.1733	0.1570	0.1560	0.1600	0.1300
34-40	0.2280	0.2100	0.1650	0.1630	0.1625	0.1430
41-50	0.2280	0.2120	0.1650	0.1645	0.1625	0.1520
51-60	0.2380	0.2220	0.1730	0.1705	0.1630	0.1560
61-80	0.2400	0.2320	0.1735	0.1780	0.1635	0.1580
81-100	0.2400	0.2375	0.1870	0.1805	0.1640	0.1530
101-125	0.2400	0.2500	0.1900	0.2000	0.1650	0.1660
126-150	0.2400	0.2500	0.1900	0.2000	0.1675	0.1775
151+	0.2400	0.2500	0.1900	0.2000	0.1900	0.2000

4.8.3 Rounding Fractional Charges

When the application of the rates set forth in this Service result in a fractional charge for an individual call, the total charge for that particular call will be rounded down to the next lower cent.

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4.8 TollSaver® II Service (Cont'd.)

4.8.4 Dime AmericaSM Service

The Company offers the Dime AmericaSM Service which has the same features as the Company's TollSaver® II Service as listed in Section 3.8, but with a ten cent (\$.10) per minute intrastate rate and a twenty cent (\$.20) per call surcharge. Customers of this service will not be eligible for the Company's Frequent Caller Program as described in Section 3.8. This service is intended for new customers only.

A sixty (60) second call minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments.

4.8.5 5 TalkSM Service

The Company offers the 5 TalkSM Service which has the same features as the Company's TollSaver® II Service as listed in Section 3.8, but with a fifteen cent (\$.15) per minute intrastate rate. Customers of this promotion will not be eligible for the Company's Frequent Caller Program as described in Section 3.8. This promotion is intended for new Customers only.

A three (3) minute minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

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4.8 TollSaver® II Service (Cont'd.)

4.8.6 5 Time- Service

the Company offers the 5 TimeSM Service which has the same features as the Company's TollSaver® II Service as listed in Section 3.8, but with a five cent (\$.05) per minute intrastate rate. After the initial month's billing cycle, a monthly access fee of five dollars (\$5.00) will be charged to all Customers of this promotion. Customers of this promotion will not be eligible for the Company's Frequent Caller Program as described in Section 3.8. This promotion is intended for new customers only.

A five (5) minute minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments.

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4.9 Home Direct' Service - Intrastate Usage Rates

Customers of the Company will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.1900

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A monthly recurring service fee of one dollar (\$1.00) will be charged to all Customers of Home Direct® Service. Customer will also be charged an account setup fee often dollars (\$10.00).

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4.10 Business 800SM Service - Intrastate Usage

Customers of the Company's Business 800SM Service will be billed at the following per minute usage rates:

Day	\$0.1795
Evening	\$0.1495
Night/Weekend	\$0.1395

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers shall be billed at six (6) second increments. In those areas where the LEC cannot support sub-minute billing increments, however, such calls will be billed in full minute increments.

Also, Customer will be charged an account set-up fee of ten dollars (\$10.00).

A monthly recurring service fee of five dollars (\$5.00) will also be charged to all Customers of Business 800SM Service.

Additionally, at Customer's request, the Company will provide custom routing features (e.g., specific NPA blocking or time of day routing) for an initial set-up fee of thirty dollars (\$30.00) per 800 number plus a three cent (\$.03) surcharge per call. Customer will be charged an additional fee of thirty dollars (\$30.00) for any subsequent routing modifications.

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4.11 [Reserved for Future Use]

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4.12 Travel Card Service - Intrastate Usage Rates

The following surcharge per call and per minute usage rates apply for the Company's Travel Card Services.

Individual Accounts	- Per minute rate is \$.2900
Corporate Accounts	- Per minute rate is \$.2900
Group Accounts	- Per minute rate is \$.2900

A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

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4.13 DimeLine® Service - Intrastate Usage Rates

Customers of the Company's DimeLine® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.1000
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The first DimeLine® call that a Customer makes to any location within the United States which is ten (10) minutes or less in duration will be billed at five cents (\$.05) per minute regardless of mileage and/or time of day. Thereafter, every other (i.e., alternating) call made to any location within the United States which is ten (10) minutes or less in duration will be billed at five cents (\$.05) per minute regardless of mileage and/or time of day. Thus, assuming a Customer makes an even number of calls that are ten (10) minutes or less in duration to locations within the United States during a billing cycle, fifty percent (50%) of those calls would be billed at five cents (\$.05) per minute. Calls to Directory Assistance do not qualify for the five cent (\$.05) per minute rate. This rate will apply to current and future Customers.

A three (3) minute minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

After the initial month's billing cycle, a monthly recurring service fee of five dollars (\$5.00) will be charged to all Residential Customers of DimeLine® Service.

Customer's utilizing DimeLine® Service and originating calls from an ANI designated as a business line by the applicable LEC will incur a monthly recurring service fee of fifteen dollars (\$15.00).

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4.13 DimeLine® Service - Intrastate Usage Rates (Cont'd.)

4.13.1 DimeLine® Service - 0.2.VT

The Company offers the DimeLine® Service 0.2.VT, which has the same features as the Company's DimeLine® Service as listed in Section 3.13, but with a nine cent (\$.09) per minute intrastate rate. After the initial month's billing cycle, a monthly recurring service fee of three dollars and ninety five cents (\$3.95) will be charged to all Customers of the Company's DimeLine® Service - 0.2.VT. This service is intended for new customers only.

A sixty (60) second call minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments.

4.14 CallManage Service - Intrastate Usage Rates

Customers of the CallManage Service will be billed at the following per minute intrastate usage rates:

Day/Evening/Night/Weekend \$.1000

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

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4.15 Dime Club® Program - Intrastate Usage Rates

Customers of the Company's Dime Club® Program will be billed a monthly recurring service fee of \$4.95. A three (3) minute minimum will apply to each completed One Plus call, and thereafter, Customers shall be billed at sixty (60) second increments.

Customers of the Company's Dime Club® Program will be billed the following per minute usage rates:

Day/Evening/Night/Weekend	\$.1000
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The first Dime Club® One Plus call that a Customer makes to any location within the United States which is ten (10) minutes or less in duration will be billed at five cents (\$.05) per minute regardless of mileage and/or time of day. Thereafter, every other (i.e., alternating) One Plus call made to any location within the United States which is ten (10) minutes or less in duration will be billed at five cents (\$.05) per minute regardless of mileage and/or time of day. Thus, assuming a Customer makes an even number of One Plus calls that are ten (10) minutes or less in duration to locations within the United States during a billing cycle, fifty percent (50%) of those calls would be billed at five cents (\$.05) per minute. Calls to Directory Assistance do not qualify for the five cent (\$.05) per minute rate. This rate will apply to current and future Customers.

A per call service charge of \$.75 will also apply to Customers utilizing the Company's Dime Club® Program Travel Card services. A per call surcharge of \$.50 will apply to Customers utilizing the Company's Dime Club® Program Call Direct services.

A one (1) minute minimum will apply to each completed call on the Dime Club Call Direct® and Travel Card services, and thereafter, customers of both services shall be billed at sixty (60) second increments.

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4.15 Dime Club Program - Intrastate Usage Rates (Cont'd.)

4.15.1 Dime Club® Plus

The Company offers Dime Club® Plus which has the same features and benefits as the Company's Dime Club® Program as listed in Section 3.15, but with a \$3.00 monthly recurring fee. This service is intended only for new customers. Customers of the Company's Dime Club® Plus will also be billed the following per minute usage rates:

Day/Evening/Night/Weekend	\$.1000
---------------------------	----------

The first One Plus call which is ten (10) minutes or less in duration that a customer makes on the Dime Club® Plus service to any location within the United States will be billed at five cents (\$.05) per minute regardless of mileage and/or time of day. Thereafter, every other (i.e., alternating) One Plus call made to any location within the United States which is ten (10) minutes or less in duration will be billed at five cents (\$.05) per minute regardless of mileage and/or time of day. Thus, assuming a Customer makes an even number of One Plus calls that are ten (10) minutes or less in duration to locations within the United States during a billing cycle, fifty percent (50%) of those calls would be billed at five cents (\$.05) per minute. Calls to Directory Assistance do not qualify for the five cent (\$.05) per minute rate.

A three (3) minute minimum will apply to each completed One Plus call, and thereafter, customers shall be billed at sixty (60) second increments.

A per call surcharge of \$.50 will also apply to Customers utilizing the Company's Dime Club® Plus Call Direct® and Travel Card services.

A one (1) minute minimum will apply to each completed call on the Dime Club® Plus Call Direct® and Travel Card service and thereafter customers of both services shall be billed at sixty (60) second increments.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.16 Dime Works® Service

Customers utilizing Dime Works® Service will be billed the following intrastate minute usage rates:

Day/Evening/Night/Weekend \$.1000

A per call surcharge of ten cents (\$.10) will apply to Customers utilizing VarTec's Dime Works® Service.

Where the LEC can support sub-minute billing increments, a thirty (30) second minimum will apply to each completed call and, thereafter, Customers will be billed in six (6) second increments. In service areas where the LEC cannot support subminute billing increments, a sixty (60) second minimum and sixty (60) second increments will apply.

Customers of this service will incur a monthly recurring service fee equal to fifteen dollars (\$15.00), regardless of the number of lines subscribed to this service, to utilize VarTec's Dime Works® Service. However, customers having average billables in excess of \$1,000 per month will have this monthly recurring service fee waived by the Company.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.17 Dime Works® 800 Service

Customers utilizing Dime Works® 800 Service will be billed in the following intrastate per minute usage rates:

Day/Evening/Night/Weekend \$.1000

A per call surcharge of twenty-five cents (\$.25) will apply to Customers utilizing VarTec's Dime Works® 800 Service.

Where the LEC can support sub-minute billing increments, a thirty (30) second minimum will apply to each completed call and, thereafter, Customers will be billed in six (6) second increments. In service areas where the LEC cannot support subminute billing increments, a sixty (60) second minimum and sixty (60) second increments will apply.

Customers will incur a monthly recurring service fee often dollars (\$10.00) per ANI utilizing VarTec's Dime Works® 800 Service. However, customers having average billables in excess of \$1 ,000 per month will have this monthly recurring service fee waived by the Company.

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4.18 VarTec Varsity LineSM Service - Intrastate Usage Rates

Customers of the Company will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.1500
---------------------------	----------

A monthly recurring service fee of \$1.95 will be charged to all Customers of VarTec Varsity LineSM Service. A sixty (60) second minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

4.18.1 VarTec Varsity LineSM Call Home Plan

The VarTec Varsity LineSM Call Home Plan is intended for Customers of the Company's College and Alumni Programs which are available through participating colleges and alumni organizations. Customers of the VarTec Varsity LineSM Call Home Plan will receive the same service and rates as the VarTec Varsity LineSM as listed in Sections 3.18 and 4.18; however, Customers of this service will not be eligible to receive the one cent calls described in Section 3.18 and will not be billed the monthly recurring fee listed in Section 4.18.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.19 VarTec RelianTSM Outbound Service - Intrastate Usage Rate

Customers of VarTec RelianTSM Outbound Service will be billed at the following intrastate per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.0495
---------------------------	----------

A six (6) second minimum will apply to each completed call, and thereafter, Customers will be billed in six (6) second increments.

Customers of this service will be billed directly by the Company. In addition, VarTec RelianTSM Outbound Customers must utilize a minimum of 50,000 minutes per month. Customers of this service will be billed two cents (\$.02) per minute for all unutilized minutes.

4.20 VarTec RelianTSM Inbound Service - Intrastate Usage Rates

Customers of VarTec RelianTSM Inbound Service will be billed at the following intrastate per minute usage rate regardless of mileage and/or time of day: •

Day/Evening/Night/Weekend	\$.0595
---------------------------	----------

• An eighteen (18) second minimum will apply to each completed call, and thereafter, Customers will be billed in six (6) second increments.

Customers of this service will be billed directly by the Company. In addition, VarTec RelianTSM Inbound Customers must utilize a minimum of 50,000 minutes per month. Customers of this service will be billed two cents (\$.02) per minute for all unutilized minutes.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.21 Aspire" Service - Intrastate Usage Rates

Customers of VarTec's Aspire® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$ 1295
---------------------------	---------

A thirty (30) second minimum will apply to each completed call, and thereafter, Customers shall be billed at six (6) second increments.

4.22 Universal Travel Card - Intrastate Usage Rates

Customers utilizing VarTec's Universal Travel Card Service will be billed the following intrastate usage rates.

Day/Evening/Night/Weekend	\$.1900
---------------------------	---------

Customers of the Company's Universal Travel Card Service will incur a monthly recurring service fee of \$1.95. A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

A per call surcharge of \$.75 will apply to each completed call placed on the Company's Universal Travel Card Service.

4.23 Small Change" Service - Intrastate Usage Rates

Customers of VarTec's Small Change" Service will be billed at the following per minute usage rates regardless of mileage and/or time of day

Day/Evening/Night/Weekend	\$.1200
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A sixty (60) second minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

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4.24 New Home Direct® Service - Intrastate Usage Rates

Customers of NewHome Direct® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.1500

A monthly recurring service fee of one dollar (\$1.00) will be charged to all Customers of New Home Direct® Service. A sixty (60) second minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

4.25 Dime College Travel Card Service - Intrastate Usage Rates

Customers of the Company's Dime College Travel Card Service will be billed at the following per minute rate regardless of mileage and/or time of day:

Customers of the Dime College Travel Card Service will also be billed a per call surcharge of \$.50. A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments. ••

Day/Evening/Night/Weekend \$.1000

4.26 Long Distance Saver Service - Intrastate Usage Rates

Customers of the Long Distance Saver Service will be billed at the following intrastate usage rates regardless of time of day:

Day/Evening/Night/Weekend \$.1000

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers shall be billed at sixty (60) second increments.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.27 VarTec Voice- Services - Intrastate Usage Rates

Customers of VarTec Voice~ Services will be billed at the following intrastate usage rates:

4.27.1 VarTec Voice- Long Distance Service

Customers utilizing the VarTec Voice~ Long Distance Service will be billed at the following intrastate per minute usage rates:

Day/Night/Evening/Weekend \$.0700

A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

4.27.2 VarTec Voice- Travel Card Service

Customers utilizing VarTec Voice Travel Card Service will be billed at the following intrastate usage rates:

Day/Evening/Night/Weekend \$.0700

A per call surcharge of \$.75 will apply to each completed call placed on the VarTec Voice Travel Card Service. In addition a sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

4.27.3 VarTec Voice- Call Direct® Service

Customers utilizing VarTec Voice~ Call Direct Service will be billed at the following intrastate usage rates:

Day/Night/Evening/Weekend \$.0700

A monthly recurring fee of \$1.00 will be charged to all Customers of the VarTec Voice Call Direct" Service for each activated PIN. In addition, a sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

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SECTION 4.0 RATE SCHEDULE (CONT'D.)

4.27 VarTec Voice- Services - Intrastate Usage Rates (Cont'd.)

4.27.4 VarTec Voice- Toll Free Service

Customers utilizing VarTec Voice Toll Free Service will be billed at the following intrastate usage rates:

Day/Night/Evening/Weekend \$.0700

A monthly recurring fee of \$3.00 will be charged to all Customers of the VarTec Voice~ Toll Free Service for each toll-free/800 number utilizing the service. In addition, a sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

4.28 VarTec LibertyLineSM Services - Intrastate Usage Rates

Business Customers of the VarTec LibertyLineSM Services will be billed at the following intrastate usage rates:

4.28.1 VarTec LibertyLineSM Long Distance Service

Customers utilizing the VarTec LibertyLineSM Long Distance Service will be billed at the following intrastate per minute usage rates:

Day/Night/Evening/Weekend \$.0700

A thirty (30) second minimum will apply to each completed call and, thereafter, Customers will be billed in six (6) second increments.

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4.28 VarTec LibertyLineSM Services - Intrastate Usage Rates (Cont'd.)4.28.2 VarTec LibertyLineSM Travel Card Service

Customers utilizing VarTec LibertyLineSM Travel Card Service will be billed at the following intrastate usage rates:

Day/Evening/Night/Weekend \$.0700

A per call surcharge of \$.35 will apply to each completed call placed on the VarTec LibertyLineSM Travel Card Service. In addition, a sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

4.28.3 VarTec LibertyLineSM 800 Service

Customers utilizing VarTec LibertyLineSM 800 Service will be billed at the following intrastate usage rates:

Day/Night/Evening/Weekend \$.0700

A monthly recurring fee of \$3.00 will be charged to all Customers of the VarTec LibertyLineSM 800 Service for each toll-free/800 number utilizing the service. In addition, a thirty (30) second minimum will apply to each completed call and, thereafter, Customers will be billed in six (6) second increments.

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4.29 FiveLine® Travel Card Service

Customers utilizing VT's FiveLine® Travel Card Service will be billed at the following intrastate usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.0500
---------------------------	----------

A per call surcharge of \$.75 will apply to each completed call placed on VT's FiveLine® Travel Card Service. In addition, a ten (10) minute per call minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

4.30 FiveLine® Call Direct® Service - Intrastate Usage Rates

Customers of VT's FiveLine® Call Direct® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.0500
---------------------------	----------

A monthly recurring service fee of \$1.00 per account will be charged to all Customers of FiveLine® Call Direct® Service. A ten (10) minute per call minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments.

4.31 5Talk- Call Direct@ Service - Intrastate Usage Rates

Customers of VT's 5Talk Call Direct' Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.1500
---------------------------	----------

A three (3) minute per call minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments.

4.32 5Talk- Calling Card Service - Intrastate Usage Rates

Customers utilizing VT's 5Talk~ Calling Card will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.1500
---------------------------	----------

A per call surcharge of \$.75 will apply to each completed call placed on VT's 5Talk Calling (1) Card. In addition, a three (3) minute per call minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments

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4.33 Your DimeLine® Service - Intrastate/Interstate Usage Rates

Customers of the Company's Your DimeLine® Service will be billed at the following per minute usage rates regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$1000

A one (1) minute minimum will apply to each completed call, and thereafter, Customers shall be billed in sixty (60) second increments.

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4.34 Operator Services - Rates and Charges

4.34.1 Per Minute Rates

Customers of the Company's Operator Services will be billed at the following intrastate per minute rates:

PER MINUTE RATES

Operator Type	Per Minute Rates					
	Day		Evening		Night	
	Initial Minute	Additional Minute	Initial Minute	Additional Minute	Initial Minute	Additional Minute
Automated Operator	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
Live Operator	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500

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4.34 Operator Services - Rates and Charges (Cont'd.)

4.34.2 Per Call Surcharges

In addition to the above per minute rates, Customers of the Company's Operator Services will be billed the following per call surcharges based on the selected calling and billing options:

Calling Option	Per Call Surcharge
Operator Station-to-Station Sent Paid	\$3.45
Operator Station-to-Station Sent Collect	\$3.45
Operator Station-to-Station Third Number Billed	\$3.45
Operator Station-to-Station Calling Card	\$3.45
Person-to-Person Sent Paid	\$9.95
Person-to-Person Sent Collect	\$9.95
Person-to-Person Third Number Billed	\$9.95
Person-to-Person Calling Card	\$9.95
Operator Dialed Surcharge	\$1.50

One or more surcharges will apply to all Operator Services calls which use anyone or a combination of these calling and billing options.

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4.35 5 TalkSM Service Rates

Customers of VTI's 5 TalkSM Service will be billed at the following per minute intrastate rate:

Day/ Evening/Night/ Weekend \$.15

A three (3) minute minimum will apply to each completed call, and thereafter, customers shall be billed in sixty (60) second increments.

A monthly usage fee of \$2.95 will be billed to all existing Customers of the Company's 5 TalkSM Service, and all new Customers as of this date will be billed the monthly usage fee of \$2.95 after the initial two (2) calendar months from their first use of the service. The monthly usage fee will be billed in each calendar month in which the Customer uses 5 TalkSM Service.

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4.36 Employee Services - Intrastate Usage Rates

Customers of Employee Services will be billed at the following intrastate usage rates:

4.36.1 Employee Long Distance Service

Customers utilizing the Employee Long Distance Service will be billed at the following intrastate per minute usage rates:

Day/Night/Evening/Weekend \$.0500

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

4.36.2 Employee Calling Card Service

Customers utilizing Employee Calling Card Service will be billed at the following intrastate usage rates:

Day/Evening/Night/Weekend \$.0500

A per call surcharge of \$0.35 will apply to each completed call placed on the Employee Calling Card Service. In addition, a sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

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4.36 Employee Services - Intrastate Usage Rates

4.36.3 Employee Call Direct® Service

Customers utilizing Employee Call Direct® Service will be billed at the following intrastate usage rates:

Day/Night/Evening/Weekend \$.0500

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

4.36.4 Employee Toll-free Service

Customers utilizing Employee Toll-free Service will be billed at the following intrastate usage rates:

Day/Night/Evening/Weekend \$.0500

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

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4.37 3¢/39¢ Service - Intrastate Usage Rates

Customers of VT's 3¢/39¢ Service will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.0300

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. A per call surcharge of \$0.39 will apply to each completed call placed on VT's 3¢/39¢ Service.

4.38 Platinum Plan - Intrastate Usage Rates

Customers of VT's Platinum Plan will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.0200

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. A per call surcharge of \$0.49 will apply to each completed call placed on VT's Platinum Plan.

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4.39 One Choice® Long Distance Services - Intrastate Usage Rates

Residential Customers of One Choice® Long Distance Services will be billed at the following intrastate usage rates based on the selected long distance calling plan:

4.39.1 One Choice® \$.05 Plan

Customers of One Choice® \$.05 Plan will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.0500

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

4.39.2 One Choice® \$.03 Plan

Customers of the Company's One Choice® \$.03 Plan will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.0300

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

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