

Missouri Public
Service Commission

SECTION 2 - REGULATIONS, (Cont'd.)

REC'D APR 15 1999

2.7 Customer Responsibility, (Cont'd.)

2.7.2 Upon reasonable notice, the equipment provided by the Company shall be made available for such tests and adjustments as may be necessary to maintain them in satisfactory condition. No interruption allowance will be granted for the time during which such tests and adjustments are made.

2.7.3 Deposits

Applicants or customers whose financial condition is not acceptable to the Company or is not a matter of general knowledge, may be required to make, at any time, a cash deposit up to an amount equaling two months actual or estimated charges for the purpose of guaranteeing final payment for service, in accordance with the rules of the Commission. Unlike a deposit or advance payment, a Debit Account balance is not held against future payment as all service is available for immediate consumption.

An interest of nine percent (9%) shall be credited annually upon the account of Customers with deposits. Upon satisfactory payment of all undisputed charges for a twelve month period, the customer's deposit with accrued interest will be refunded or credited against charges stated on subsequent bills.

2.7.4 Credit Allowance

Credit for failure of service or equipment will be allowed only when failure is caused by or occurs in equipment owned, provided and billed for, by the Company.

- A. Credit allowances for failure of service or equipment starts when the customer notifies the Company of the failure or when the Company becomes aware of the failure and ceases when the operation has been restored and an attempt has been made to notify the customer.
- B. The customer shall notify the Company of failures of service or equipment and make reasonable attempts to ascertain that the failure is not caused by the customer or in wiring or equipment connected to the terminal.

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151 RP 18

Public Service Commission
MISSOURI

Missouri Public
Service Commission

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By:

John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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Fidelity Long Distance, Inc.

P.S.C. Missouri No. 1
Original Page 18.1

SECTION 2 - REGULATIONS, (Cont'd.)

2.7 Customer Responsibility, (Cont'd.)

2.7.3 Deposits, (Cont'd.)

D. Terms of Deposits:

- (1) Deposits shall not exceed the estimated charges for two (2) months' service based on the average bill during the preceding twelve (12) months, or, in the case of new applicants for service, the average monthly bill for new subscribers within a customer class.
- (2) The deposit shall bear interest at a rate which is equal to one percent (1%) above the prime lending rate as published in the *Wall Street Journal*. This rate shall be adjusted annually on December 1 using the prime lending rate, as published in the *Wall Street Journal* on the last business day of September of each year, plus one percent (1%). The interest shall be credited annually upon the account of the customer or paid upon the return of the deposit, whichever occurs first. Interest shall not accrue on any deposit after the date on which a reasonable effort has been made to return it to the customer.
- (3) Upon discontinuance or termination of service, the deposit will be credited, with accrued interest, to the charges stated on the final bill, and any balance will be returned to the customer within twenty-one (21) days of the rendition of the final bill.
- (4) Upon satisfactory payment of all undisputed charges during the last twelve (12) billing periods, guarantors will be released or deposits with accrued interest will be refunded or credited against charges on subsequent bills. Payment of charges will be considered satisfactory if received prior to the date on which the charge becomes delinquent provided the charge is not in dispute. The Company may withhold the refund of a deposit pending the resolution of a dispute with respect to charges secured by the deposit.

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Dave Beier
Director - Regulatory
64 North Clark Street
Sullivan, Missouri 63080

SECTION 2 - REGULATIONS, (Cont'd.)

Missouri Public
Service Commission

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2.7 Customer Responsibility, (Cont'd.)

2.7.6 Payment and Charges for Services, (cont'd.)

A. Payment of Charges, (cont'd.)

- 5. Service may be denied or discontinued by the Company for non-payment of past due or delinquent amounts due the Company, subject to the notification requirements as shown in Section 2.8.3. Restoration of service will be subject to all applicable installation charges.

2.7.7 Application of Rates

The rates for service are those in effect for the period that service is furnished.

2.8 Responsibility of the Company

2.8.1 Calculation of Credit Allowance

Under the limitations of section 2.7.4, when service is interrupted the credit allowance will be computed on the following basis.

- A. No credit shall be allowed for an interruption of less than two hours.
- B. The customer shall be credited for an interruption of two hours or major fraction thereof that the interruption continues.
- C. Where there has been an outage, and a minimum usage charge applies, and the customer fails to meet the minimum usage, a credit shall be applied against that minimum. The credit shall equal 1/360th of the monthly minimum charges associated with the portion of service disabled for each period of two hours or major fraction thereof that the interruption continues.

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By:

John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 2 - REGULATIONS, (Cont'd.)

Missouri Public
Service Commission

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2.8 Responsibility of the Company, (Cont'd.)

2.8.3 Disconnection of Service by the Company

Upon five (5) days written notice, the Company may discontinue service or cancel an application for service without incurring any liability for any of the following reasons:

1. Non-payment of any sum due to the Company for service for more than thirty days beyond the date of rendition of the bill for such service;
2. Violation of any regulation governing the service under this tariff;
3. Violation of any law, rule, or regulation of a government authority having jurisdiction over the service; or
4. The Company is prohibited from furnishing services by order of a court or other government authority having jurisdiction.
5. Customer uses equipment in such a manner as to adversely affect the Company's equipment or service to others.
6. When the Available Balance for Debit Account is depleted to a level insufficient to place a one-minute call to the location of least cost.
7. When the established expiration date of the Debit Account is reached.

Twenty-four hours prior to discontinuing service, the Company shall make reasonable efforts to contact the Customer concerning the proposed discontinuance of service, and to advise of the required steps to avoid such discontinuance. No effort will be made to reach subscribers to Fidelity's Debit Card Service in the event of depletion or expiration of their Debit Cards.

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By:

John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 2 - REGULATIONS, (Cont'd.)

2.9 Taxes and Fees, (Cont'd)

2.9.3 Service shall not be subject to taxes for a given taxing jurisdiction if the Customer provides the Company with written verification, acceptable to the Company and to the relevant taxing jurisdiction, that the customer has been granted a tax exemption.

2.9.4 The Company may adjust its rates or impose additional rates on its Customer to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others. The Company may also adjust its rates or impose additional rates to cover the administrative cost of collecting such charges or paying compensation to other entities. Examples of such programs include, but are not limited to, the Universal Service Fund (USF), the Presubscribed Interexchange Carrier Charge (PICC), and compensation to pay telephone service providers for the use of their pay telephones to access the Company's services. Except for taxes and interstate fees, all other fees will be filed in this tariff for prior approval by the Commission.

2.9.5 Missouri Universal Service Fund surcharge

- A. 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 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 240-31.010(12).

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Missouri Public
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SECTION 2 - REGULATIONS, (Cont'd.)

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2.9 Taxes and Fees, (Cont'd.)

- 2.9.3 Service shall not be subject to taxes for a given taxing jurisdiction if the customer provides the Company with written verification, acceptable to the Company and to the relevant taxing jurisdiction, that the customer has been granted a tax exemption.
- 2.9.4 The Company may adjust its rates or impose additional rates on its customer to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others. The Company may also adjust its rates or impose additional rates to cover the administrative cost of collecting such charges or paying compensation to other entities. Examples of such programs include, but are not limited to, the Universal Service Fund (USF), the Presubscribed Interexchange Carrier Charge (PICC), and compensation to pay telephone service providers for the use of their pay telephones to access the Company's services. Except for taxes and interstate fees, all other fees will be filed in this tariff for prior approval by the Commission.

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By:

John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4 - RATES AND CHARGES, (Cont'd.)

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4.2 Residential and Small Business Direct Dial Service

Residential and Small Business Direct Dial Service is an outbound calling service designed for use from standard Customer-provided switched access lines. The following rates apply when the person originating the call dials the telephone number desired and completes the call, and the call is billed to the calling station. Service is billed in sixty (60) second increments with an initial minimum period of one (1) minute. Where applicable, only one Minimum Monthly Charge applies for both interstate and intrastate usage using the Company's service.

4.2.1 Residential and Small Business Direct Dial Service - Flat Rate Option

A. Flat Rate Option - Base Rate

All Hours/Times-of-Day

Per Minute Rate \$0.15

B. Flat Rate Option - Term Discount

For Customers who select this option, a term discount is applied based on the length of time for which the Customer purchases the term plan agreement.

In the event that the service term commitment is no longer desired by the Customer prior to the expiration of the term, the Customer will be required to pay a termination charge that is the amount equal to the rate for the Flat Rate Option - Base Rate shown in A above, times the accumulated usage from the effective date of the term.

Monthly Usage 1-Year Term

All usage \$.14/minute

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John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4 – RATES AND CHARGES, (Cont’d)

4.2 Residential and Small Business Direct Dial Service, (Cont’d.)

4.2.3 Residential Minute Bundles

A. “Talk 250”

Monthly Charge: \$20.00 for up to 250 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 250 will be billed at \$.10 per minute.

B. “Talk 500”

Monthly Charge: \$30.00 for up to 500 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 500 will be billed at \$.10 per minute.

C. “Talk 1000”

Monthly Charge: \$50.00 for up to 1,000 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 1,000 will be billed at \$.10 per minute.

D. “Unlimited”

Monthly Charge: \$23.00 for unlimited direct dialed intrastate or interstate Domestic minutes per access line.

To be eligible for this Plan, the customer must be a new or existing residential phone customer, who must also subscribe to a Fidelity bundled package or Fidelity high-speed Internet service via either Cable Modem or Digital Subscriber Line (DSL).

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The “Unlimited” plan is available to residential phone customers only. The “Unlimited” plan covers residential direct dialed interstate and intrastate calls only. The “Unlimited” plan does not include International calls (rates vary based on country called), calling card calls, directory assistance or operator services. This plan is not to be used for toll access to the Internet, commercial, telemarketing, or other non-residential purposes.

Furthermore, the Monthly Charge can only be applied to one phone line (if a residential customer wants the plan to apply to a second line, he must pay a second Monthly Charge).

Customers who use this plan for non-residential purposes, or who cancel any of the required services, shall forfeit eligibility for rates under this plan, and those customers continuing to presubscribed to the Company will be moved to the rates under Fidelity Long Distance Flat Rate Option – Term Discount (\$.14 per minute intrastate and interstate).

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By:

Dave Beier

Vice President – Regulatory
64 N. Clark
Sullivan, MO 63080

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SECTION 4 – RATES AND CHARGES, (Cont'd)

4.2 Residential and Small Business Direct Dial Service, (Cont'd.)

4.2.3 Residential Minute Bundles

A. “Talk 250”

Monthly Charge: \$20.00 for up to 250 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 250 will be billed at \$.10 per minute.

B. “Talk 500”

Monthly Charge: \$30.00 for up to 500 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 500 will be billed at \$.10 per minute.

C. “Talk 1000”

Monthly Charge: \$50.00 for up to 1,000 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 1,000 will be billed at \$.10 per minute.

D. “Unlimited”

Monthly Charge: \$23.00 for unlimited direct dialed intrastate or interstate Domestic minutes per access line. (I)

To be eligible for this Plan, the customer must be a new or existing residential phone customer, who must also subscribe to Fidelity high-speed Internet service via either Cable Modem or Digital Subscriber Line (DSL).

The “Unlimited” plan is available to residential phone customers only. The “Unlimited” plan covers residential direct dialed interstate and intrastate calls only. The “Unlimited” plan does not include International calls (rates vary based on country called), calling card calls, directory assistance or operator services. This plan is not to be used for toll access to the Internet, commercial, telemarketing, or other non-residential purposes.

Furthermore, the Monthly Charge can only be applied to one phone line (if a residential customer wants the plan to apply to a second line, he must pay a second Monthly Charge).

Customers who use this plan for non-residential purposes, or who cancel any of the required services, shall forfeit eligibility for rates under this plan, and those customers continuing to presubscribed to the Company will be moved to the rates under Fidelity Long Distance Flat Rate Option – Term Discount (\$.14 per minute intrastate and interstate).

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Dave Beier
Vice President – Regulatory
64 N. Clark
Sullivan, MO 63080

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SECTION 4 – RATES AND CHARGES, (Cont’d)

4.2 Residential and Small Business Direct Dial Service, (Cont’d.)

4.2.3 Residential Minute Bundles

- A. “Talk 250”
Monthly Charge: \$20.00 for up to 250 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 250 will be billed at \$.10 per minute.
- B. “Talk 500”
Monthly Charge: \$30.00 for up to 500 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 500 will be billed at \$.10 per minute.
- C. “Talk 1000”
Monthly Charge: \$50.00 for up to 1,000 intrastate or interstate domestic minutes. Unused monthly minutes are not eligible for credit or carryover to future months. Additional monthly minutes above 1,000 will be billed at \$.10 per minute.

D. “Unlimited”

Monthly Charge: \$20.00 for unlimited direct dialed intrastate or interstate Domestic minutes per access line.

To be eligible for this Plan, the customer must be a new or existing residential phone customer, who must also subscribe to Fidelity high-speed Internet service via either Cable Modem or Digital Subscriber Line (DSL).

The “Unlimited” plan is available to residential phone customers only. The “Unlimited” plan covers residential direct dialed interstate and intrastate calls only. The “Unlimited” plan does not include International calls (rates vary based on country called), calling card calls, directory assistance or operator services. This plan is not to be used for toll access to the Internet, commercial, telemarketing, or other non-residential purposes.

Furthermore, the Monthly Charge can only be applied to one phone line (if a residential customer wants the plan to apply to a second line, he must pay a second Monthly Charge).

Customers who use this plan for non-residential purposes, or who cancel any of the required services, shall forfeit eligibility for rates under this plan, and those customers continuing to presubscribed to the Company will be moved to the rates under Fidelity Long Distance Flat Rate Option – Term Discount (\$.14 per minute intrastate and interstate).

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Dave Beier
Vice President – Regulatory
64 N. Clark
Sullivan, MO 63080

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SECTION 4 – RATES AND CHARGES, (Cont'd)

4.2 Residential and Small Business Direct Dial Service, (Cont'd.)

4.2.3 Residential Minute Bundles

- A. “Talk 250”
Monthly Charge: \$20.00 for up to 250 intrastate or interstate domestic minutes.
Unused monthly minutes are not eligible for credit or carryover to future months.
Additional monthly minutes above 250 will be billed at \$.10 per minute.

- B. “Talk 500”
Monthly Charge: \$30.00 for up to 500 intrastate or interstate domestic minutes.
Unused monthly minutes are not eligible for credit or carryover to future months.
Additional monthly minutes above 500 will be billed at \$.10 per minute.

- C. “Talk 1000”
Monthly Charge: \$50.00 for up to 1,000 intrastate or interstate domestic minutes.
Unused monthly minutes are not eligible for credit or carryover to future months.
Additional monthly minutes above 1,000 will be billed at \$.10 per minute.

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By:

Dave Beier
Vice President – Regulatory
64 N. Clark
Sullivan, MO 63080

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SECTION 4 - RATES AND CHARGES, (Cont'd.)

MISSOURI PUBLIC
SERVICE COMMISSION

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4.3 Medium Business Direct Dialed Service, (Cont'd.)

4.3.1 Medium Business Direct Dialed Service, (Cont'd.)

C. Volume Discount Option

For Customers who select this option, a volume discount is applied based on the guaranteed monthly interstate and intrastate usage as shown below.

For each month in which the Customer fails to achieve the minimum commitment, a Minimum Monthly Usage Charge as specified in the Company's interstate tariff or rate sheet will apply. Only one Minimum Monthly Usage Charge applies for both intrastate and interstate usage.

In the event that the service contracted for under this tariff is no longer desired by the Customer prior to the expiration of the contract, the Customer will be required to pay a termination charge that is the amount equal to the difference between the amount billed from the effective date of the contract and the amount calculated by multiplying the rate for the Flat Rate Option - Base Rate shown in A above, times the accumulated usage from the effective date of the contract.

<u>Monthly Usage</u>	<u>Rate per minute</u>
\$5000.00 +	\$.125/minute for all minutes

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By:

John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4 – RATES AND CHARGES, (Cont'd.)

4.3 Medium Business Direct Dialed Service, (Cont'd.)

4.3.1 Medium Business Direct Dialed Service, (Cont'd.)

D. Volume Discount Option 2

For Customers who select this option, a volume discount is applied based on the monthly interstate and intrastate usage as shown below.

For each month in which the Customer fails to achieve the minimum commitment, a Minimum Monthly Usage Charge as specified below will apply. Only one Minimum Monthly usage Charge applies for both intrastate and interstate usage.

Monthly Usage

Per Minute Rate

\$75.00

\$0.09/minute for all minutes

(R)

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By:

Dave Beier
Vice President – Regulatory
64 North Clark
Sullivan, Missouri 63080

SECTION 4 - RATES AND CHARGES, (Cont'd.)

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4.3 Medium Business Direct Dialed Service, (Cont'd.)

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4.3.1 Medium Business Direct Dialed Service, (Cont'd.)

MO. PUBLIC SERVICE COMM

E. Volume Discount Option 2

For Customers who select this option, a volume discount is applied based on the monthly interstate and intrastate usage as shown below.

For each month in which the Customer fails to achieve the minimum commitment, a Minimum Monthly Usage Charge as specified below will apply. Only one Minimum Monthly Usage Charge applies for both intrastate and interstate usage.

Monthly Usage

Per Minute Rate

\$75.00

\$0.135/minute for all minutes

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John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4-RATES AND CHANGES, (Cont'd.)**4.4 Toll Free (8xx) Service**

Toll Free Service is available to business and residential Customers for incoming calls. Calls originate from any intrastate location over an 8xx number and terminate to a Customer-provided residential or business switched access line. Call charges are billed to the Customer rather than the originating caller. Calls are billed in full minute increments. A monthly service charge applies per inbound line.

Toll Free Service rates apply when the person originating the call dials the 8xx telephone number desired and completes the call, and the call is billed to the called station.

4.4.1. Business Rates

Monthly Service Fee:	\$ 5.00 per line
Business Usage Rates:	\$.09/minute

4.4.2 Residential Rates

Monthly Service Fee:	\$ 5.00 per line
Residential Usage Rates:	\$ 0.20 per minute

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By:

Dave Beier
Vice President-Regulatory
64 N. Clark
Sullivan, Missouri 63080

EFFECTIVE: May 30, 2003

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4.4 Toll Free (e.g., 800/877/888) Service

MO. PUBLIC SERVICE COMMISSION

Toll Free Service is available to business and residential Customers for incoming calls. Calls originate from any intrastate location over an 800/877/888 number and terminate to a Customer-provided residential or business switched access line. Call charges are billed to the Customer rather than the originating caller. Calls are billed in full minute increments. A monthly service charge applies per inbound line.

Toll Free Service rates apply when the person originating the call dials the 800, 877 or 888 telephone number desired and completes the call, and the call is billed to the called station.

4.4.1 Business Rates

Monthly Service Fee: \$5.00 per line

Business Usage Rates: \$.15/minute

4.4.2 Residential Rates

Monthly Service Fee: \$5.00 per line

Residential Usage Rates: \$0.20 per minute

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John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4 - RATES AND CHARGES, (Cont'd.)

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4.4 Toll Free (e.g., 800/877/888) Service

Toll Free Service is available to business and residential Customers for incoming calls. Calls originate from any intrastate location over an 800/888 number and terminate to a Customer-provided residential or business switched access line. Call charges are billed to the Customer rather than to the originating caller. Calls are billed in full minute increments unless otherwise specified in this tariff. A monthly service charge applies per inbound line.

Toll Free Service rates apply when the person originating the call dials the 800 or 888 telephone number desired and completes the call, and the call is billed to the called station.

4.4.1 Business Rates

Monthly Service Fee:	\$5.00 per line
Business Usage Rates:	\$.15/minute

4.4.2 Residential Rates

Monthly Service Fee:	\$5.00 per line
Residential Usage Rates:	\$0.20 per minute

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John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4 - RATES AND CHARGES, (Cont'd)

Missouri Public Service Commission

4.5 Travel Card Service

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Travel Card Service provides a billing alternative for intrastate calls to business and residential Customers. Calls are originated by dialing a Company-provided toll-free number, followed by the terminating telephone number and Personal Account Number. Calls may originate from standard residential, business, PBX (hotel), or pay telephone access lines. Calls are billed in one (1) minute increments. The minimum call duration for billing purposes is one (1) minute. Call charges include per minute usage charges and a per call service charge.

4.5.1 Travel Card Service - Rates

Per minute rate:	\$0.25
Per call surcharge:	\$0.75

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John Colbert
Vice President, Finance
64 North Clark Street
Sullivan, Missouri 63080

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SECTION 4 - RATES AND CHARGES, (Cont'd.) Missouri Public
Service Commission

4.6 Fidelity Debit Card Service, (Cont'd.)

REC'D APR 16 1999

4.6.1 Debit Card Sponsor Program

The Debit Card Sponsor Program, where available, is offered to organizations or commercial entities for distribution to their members, patrons or customers. The marketing vehicle and expiration period is selected by the Sponsor upon joint agreement between the Company and the Sponsor. The Sponsor is responsible for obtaining all necessary permissions for the use of any trade mark, trade name, service mark or other image on the card. The Sponsor may distribute the Company's Prepaid card accounts at reduced rates or free of charge to end users. At the option of the Sponsor, these cards may not be replenishable. The Company reserves the right to approve or reject any image and to specify the customer information language and use of the Company's trade mark, trade name, service mark or other image on the card.

4.7 Directory Assistance Calls

All calls to Directory Assistance will be handled and billed by the underlying carrier.

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John Colbert
Vice President, Finance
64 North Clark Street
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