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TITLE SHEET

MIGCCURI
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TELECOMMUNICATIONS SERVICES

This tariff applies to the Telecommunications Services furnished by ATCALL, Inc. ("ATCALL" or "Carrier") between one or more points in the State of Missouri. This tariff is on file with the Missouri Public Service Commission, and copies may be inspected, during normal business hours, at Carrier's principal place of business, 1100 North Glebe Road, Suite 700, Arlington, Virginia 22201. ATCALL operates as a competitive telecommunications company within the State of Missouri.

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By TD-03-195

Public Service Commission

Issued: October 6, 1995

Effective:

DEC 2 1995

Issued by:

Ibrahim Mardam-Bey, Executive Vice President

ATCALL, Inc.

1100 North Glebe Road, Suite 700

Arlington, Virginia 22201

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DEC 2 1995 96 - 108 40. Public service comm ATCALL is classified as a competitive telecommunications company in Missouri for which the following statutory and regulatory requirements are waived pursuant to Section 392.420, RSMo Cum. Supp. 1990:

		neesly s n
4 CSR 240-10.020	-	Depreciation of fund income.
4 CSR 240-30.010(2)(C)	-	Posting of exchange rates at central operating offices. 1995
4 CSR 240-30.040(1), (2),		MIGGOURI
(3), (5) and (6)	-	Uniform systems of account.
4 CSR 240-32.030(1)(B)		
and (C)	-	Exchange area maps and record of access lines.
4 CSR 240-32.030(2)	-	In-state record keeping.
4 CSR 240-32.050(3)-(6)	-	Information concerning local service tariffs, maps, directories, intercept and telephone numbers.
4 CSR 240-32.070(4)	-	Coin telephone availability.
4 CSR 240-33.030	-	Minimum charge rules.
4 CSR 240-33.040(5)	-	Financing fee.
Section 392.240(1)	-	Rates. Average return on investment.
Section 392.270	-	Property valuation.
Section 392.280	-	Depreciation accounts.
Section 392.290	-	Issuance of stocks and bonds. JAN 16 2003 77)- 03-195
Section 392.310	-	Issuance of stock.
Section 392.320	•	Stock dividends.
Section 392.330	-	Issuance of securities, debts and rates.
Section 392.340	-	Capitalization reorganization.

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SYMBOLS

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The following are the only symbols used for the purposes indicated below: "United Commission Commis

- D Delete or Discontinue
- I Change Resulting In An Increase to A Customer's Bill
- M Moved From Another Tariff Location
- N New
- R Change Resulting In A Reduction to A Customer's Bill
- T Change In Text or Regulation But No Change In Rate or Charge

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- Sheet Numbering Sheet numbers appear in the upper right corner of the page. Sheets are A. numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the Commission. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect.

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TARIFF FORMAT (Cont'd)

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- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
 - 2.
 - 2.1.
 - 2.1.1.
 - 2.1.1.A.
 - 2.1.1.A.1.
 - 2.1.1.A.1.(a).
 - 2.1.1.A.1.(a).I.
 - 2.1.1.A.1.(a).I.(i).
 - 2.1.1.A.1.(a).I.(i).(1).

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS

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Access Line - An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a Subscriber's location to Carrier's location or switching center.

<u>Authorization Code</u> - A numerical code, one or more of which may be assigned to a Subscriber, to enable Carrier to identify the origin of service User so it may rate and bill the call. All authorization codes shall be the sole property of Carrier and no Subscriber shall have any property or other right or interest in the use of any particular authorization code. Automatic numbering identification (ANI) may be used as or in connection with the authorization code.

<u>Automatic Numbering Identification (ANI)</u> - A type of signaling provided by a local exchange telephone company which automatically identifies the local exchange line from which a call originates.

Carrier - Refers to ATCALL, Inc.

<u>Commission</u> - Refers to the Missouri Public Service Commission.

<u>Common Carrier</u> - A company or entity providing telecommunications services to the public.

Holiday - New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.

Local Access and Transport Area (LATA) - The term "Local Access Transport Area" denotes a geographical area established by the U.S. District Court for the District of Columbia in Civil Action No. 82-0192, within which a local exchange company provides communications services.

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)

OCT 6 1995

Measured Charge - A charge assessed on a per minute basis in calculating a portion of the charges due for a completed interexchange call.

<u>Subscriber/Customer</u> - The person or legal entity which enters into arrangements for Carrier's telecommunications services and is responsible for payment of Carrier's services.

<u>Telecommunications</u> - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, metering, or other similar communications.

<u>Travel Card</u> - A credit or debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to a credit or debit account. Calls charged to a Carrier-issued credit travel card will appear on the Subscriber's regular monthly bill. Calls charged to a Carrier-issued debit travel card will be charged against the debit account.

<u>User</u> - The person(s) utilizing Carrier's services.

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SECTION 2. RULES AND REGULATIONS

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2.1 Application of Tariff

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- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by Carrier for telecommunications between points within the State. Carrier's services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 The rates and regulations contained in this tariff apply only to the services furnished by Carrier and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Carrier.
- 2.1.3 The Subscriber is entitled to limit the use of Carrier's services by Users at the Subscriber's facilities, and may use other common carriers in addition to or in lieu of Carrier.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.2 <u>Use of Services</u>

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- 2.2.1 Carrier's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.
- 2.2.2 The use of Carrier's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
- 2.2.3 The use of Carrier's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.2.4 Carrier's services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 Carrier does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 Carrier's services may be denied for nonpayment of charges or for other violations of this tariff.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier

- 2.3.1 Except as otherwise stated in this section, the liability of the Carrier for damages arising out of either: (1) the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services, or (2) the failure to furnish its service, whether caused by acts or omission, shall be limited to the extension of allowances to the Customer for interruptions in service as set forth in Section 2.5.
- 2.3.2 Except for the extension of allowances to the Customer for interruptions in service as set forth in Section 2.5, the Carrier shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.
- 2.3.3 The liability of the Carrier for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.3 <u>Liability of Carrier</u> (Cont'd)

MISCOURI
Public Service Commission

- 2.3.4 The Carrier shall not be liable for any claims for loss or damages involving:
 - A. Any act or omission of: (1) the Customer, (2) any other entity furnishing service, equipment or facilities for use in conjunction with services or facilities provided by the Carrier; or (3) common carriers or warehousemen;
 - B. Any delay or failure of performance or equipment due to causes beyond the Carrier's control, including but not limited to, acts of God, fires, floods, earthquakes, hurricanes, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Carrier; unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties; and any law, order, regulation or other action of any governing authority or agency thereof;
 - C. Any unlawful or unauthorized use of the Carrier's facilities and services;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.3 <u>Liability of Carrier</u> (Cont'd)

MISCOURI
Public Service Commission

- 2.3.4 D. Libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights arising from or in connection with the transmission of communications by means of Carrier-provided facilities or services; or by means of the combination of Carrier-provided facilities or services with Customer-provided facilities or services;
 - E. Breach in the privacy or security of communications transmitted over the Carrier's facilities;
 - F. Changes in any of the facilities, operations or procedures of the Carrier that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance, except where reasonable notice is required by the Carrier and is not provided to the Customer, in which event the Carrier's liability is limited as set forth in subsection 2.3.1 of this Section 2.3.
 - G. Defacement of or damage to Customer premises resulting from the furnishing of services or equipment on such premises or the installation or removal thereof;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.3 <u>Liability of Carrier</u> (Cont'd)

MISCOURI Public Sarvice Commission

- 2.3.4 H. Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Carrier's facilities:
 - I. Any intentional, wrongful act of a Carrier employee when such act is not within the scope of the employee's responsibilities for the Company and/or is not authorized by the Company;
 - J. Any representations made by Company employees that do not comport, or that are inconsistent, with the provisions of this Tariff;
 - K. Any act or omission in connection with the provision of 911, E911, or similar services;
 - L. Any noncompletion of calls due to network busy conditions;
 - M. Any calls not actually attempted to be completed during any period that service is unavailable.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier (Cont'd)

MISSCURI Public Sarvice Commission

- The Company shall be indemnified, defended and held harmless by the Customer or end user from and against any and all claims, loss, demands, suits, expense, or other action or any liability whatsoever, including attorney fees, whether suffered, made, instituted, or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any Company or Customer equipment or facilities or service provided by the Company.
- 2.3.6 The Company does not guarantee nor make any warranty with respect to installations provided by it for use in an explosive atmosphere. The Company shall be indemnified, defended and held harmless by the Customer from and against any and all claims, loss, demands, suits, or other action, or any liability whatsoever, including attorney fees, whether suffered, made, instituted or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any equipment or facilities or the service.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier (Cont'd)

MISCOURI Public Sarvice Commission

- The Company assumes no responsibility for the availability or performance of any cable or satellite systems or related facilities under the control of other entities, or for other facilities provided by other entities used for service to the Customer, even if the Company has acted as the Customer's agent in arranging for such facilities or services. Such facilities are provided subject to such degree of protection or nonpreemptibility as may be provided by the other entities.
- 2.3.8 Any claim of whatever nature against the Company shall be deemed conclusively to have been waived unless presented in writing to the Company within thirty (30) days after the date of the occurrence that gave rise to the claim.
- 2.3.9 THE COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED EITHER IN FACT OR BY OPERATION OF LAW, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH HEREIN.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.4 Responsibilities of the Subscriber

Meccuri Public Carvice Commission

- 2.4.1 The Subscriber is responsible for placing any necessary orders; for complying with tariff regulations; for the placement of any stickers or tent cards provided by Carrier or as required by law; and for assuring that Users comply with tariff regulations. The Subscriber shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Subscriber to Users. The Subscriber is also responsible for the payment of charges for calls originated at the Subscriber's numbers which are not collect, third party, calling card, or credit card calls.
- 2.4.2 The Subscriber is responsible for charges incurred for special construction and/or special facilities which the Subscriber requests and which are ordered by Carrier on the Subscriber's behalf.
- 2.4.3 If required for the provision of Carrier's services, the Subscriber must provide any equipment space, supporting structure, conduit and electrical power without charge to Carrier.

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SECTION 2. <u>RULES AND REGULATIONS</u> (Cont'd)

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2.4 Responsibilities of the Subscriber (Cont'd)

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- 2.4.4 The Subscriber is responsible for arranging access to its premises at times mutually agreeable to Carrier and the Subscriber when required for Carrier personnel to install, repair, maintain, program, inspect or remove equipment with the provision of Carrier's services.
- 2.4.5 The Subscriber shall ensure that the equipment and/or system is properly interfaced with Carrier facilities or services, that the signals emitted into Carrier's network are of the proper mode, bandwidth, power, and signal level for the intended use of the Subscriber and in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Subscribers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, Carrier will permit such equipment to be connected with its channels without use of protective interface devices.

If the Subscriber fails to maintain the equipment and/or the system properly, with resulting imminent harm to Carrier equipment, personnel, or the quality of service to other Subscribers, Carrier may, upon written notice, require the use of protective equipment at the Subscriber's expense. If this fails to produce satisfactory quality and safety, Carrier may, upon written notice, terminate the Subscriber's service.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.4 Responsibilities of the Subscriber (Cont'd)

MISCOURI Public Carvico Commission

- 2.4.6 The Subscriber must pay Carrier for replacement or repair of damage to the equipment or facilities of Carrier caused by negligence or willful act of the Subscriber, Users, or others, by improper use of the services, or by use of equipment provided by the Subscriber, Users, or others.
- 2.4.7 The Subscriber must pay for the loss through theft of any Carrier equipment installed at Subscriber's premises.
- 2.4.8 The Subscriber is responsible for payment of the charges set forth in this tariff.
- 2.4.9 The Subscriber is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.4.10 The Subscriber shall indemnify and save Carrier harmless from all liability disclaimed by Carrier as specified in Section 2.3 above, arising in connection with the provision of service by Carrier, and shall protect and defend Carrier from any suits or claims against Carrier and shall pay all expenses and satisfy all judgments rendered against Carrier in connection herewith. Carrier shall notify the Subscriber of any suit or claim against Carrier of which it is aware.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.5 Cancellation or Interruption of Services 0016 1995

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2.5.1 General

- A. A service is interrupted when it becomes unusable to the Customer, e.g., the Customer is unable to transmit or receive, because of a failure of a component furnished by the Carrier under this tariff.
- В. An interruption period begins when the Customer reports a service, facility or circuit to be inoperative and releases it for testing and repair. An interruption period ends when the service, facility or circuit is operative.
- C. If the Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, the service, facility or circuit is considered to be impaired but not interrupted. No credit allowances will be made for a service, facility or circuit considered by the Carrier to be impaired.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

OCT 6 1995

2.5 <u>Cancellation or Interruption of Services</u> (Cont'd)

MISCCURI
Public Sarvico Commission

2.5.2. Limitations on Allowances

No credit allowance will be made for any interruption of service:

- A. due to the negligence of, or noncompliance with the provisions of this Tariff by, any person or entity other than the Carrier, including but not limited to the Customer or other common carriers connected to the service of the Carrier;
- B. due to the failure of power, equipment, systems, or services not provided by the Carrier;
- C. due to circumstances or causes beyond the control of the Carrier;
- D. during any period in which the Carrier is not given full and free access to its facilities and equipment for the purposes of investigating and correcting interruptions;
- E. during any period in which the Customer continues to use the service on an impaired basis;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Cancellation or Interruption of Services (Cont'd) OCT 6 1995

MISSCURI Public Sarvico Commission

- 2.5.2. Limitations on Allowances (Cont'd)
 - F. during any period when the Customer has released service to the Carrier for maintenance purposes or for implementation of a Customer order for a change in service arrangements;
 - G. that occurs or continues due to the Customer's failure to authorize replacement of any element of special construction; and
 - H. that was not reported to the Carrier within thirty (30) days of the date that service was affected.
- Application of Credits for Interruptions of Service

Credits for interruptions of service, for which charges are specified on the basis of per minute of use, or on the usage of a fraction of a minute, shall in no event exceed an amount equal to the initial period charge provided for under this tariff.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.6 Billing Arrangements

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Public Service Commission

- 2.6.1 Subscribers will either be billed directly by Carrier or its intermediary, or charges will be included in the Subscribers' regular telephone bill pursuant to billing and collection agreements established by Carrier or its intermediary with the applicable telephone company.
- 2.6.2 Carrier will render bills monthly. Payment is due within thirty (30) days after Subscribers' receipt of its bill.
- 2.6.3 Carrier may impose a late payment charge not to exceed 1.5% on any bill not paid within thirty (30) days of the receipt. Subscriber shall be responsible for all costs, including attorney's fees, incurred in the collection of unpaid charge or in any other action to enforce payments and/or obligations arising under this tariff.

2.7 Validation of Credit

Carrier reserves the right to validate the credit worthiness of Subscribers or Users.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.8 Contested Charges

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All bills are presumed accurate, and shall be absolutely binding on the User unless objection is received by Carrier within thirty (30) days after such bills are rendered. In the case of a billing dispute between the User and Carrier for service furnished to the User, which cannot be settled with mutual satisfaction, the User can take the following course of action within thirty (30) days of the billing date:

- 2.8.1 First, the User may request, and Carrier will provide, an in-depth review of the disputed amount. (The undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnect.)
- 2.8.2 Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of Carrier, the User may file an appropriate complaint with the Missouri Public Service Commission. The address of the Missouri Public Service Commission is:

Missouri Public Service Commission P.O. Box 360 301 W. High Street Harry S. Truman State Office Bldg. Jefferson City, Missouri 65102

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.9 Billing Entity Conditions

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When billing functions on behalf of Carrier are performed by local exchange telephone companies, or others, the payment conditions and regulations of such companies apply, including any applicable interest and/or late payment charge conditions.

2.10 Deposits

Carrier does not require a deposit from the Subscriber.

2.11 <u>Taxes</u>

All federal excise taxes, and state and local sales, use, and similar taxes, are billed as separate items and are not included in the quoted rates. Gross receipts tax will not be billed as a separate line item.

2.12 <u>Minimum Call Completion Rate</u>

Carrier will ensure an industry standard blocking rate between P.01 and P.02.

2.13 Promotions

Carrier may from time to time provide promotional service offerings to introduce a current or potential Subscriber to a service not being used by the Subscriber. These offerings may be limited to certain dates, times or locations and may waive or reduce charges. Promotions will be submitted for PSC approval prior to implementation.

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SECTION 3. RATE SCHEDULE

OCT 6 1995

3.1 <u>Description of Services</u>

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Carrier provides interexchange telecommunications services, including switched and dedicated access long distance communications service. Unless otherwise indicated, rates are identified in this tariff as per minute rates. Calls are rated based on the duration of the call.

3.2 <u>Calculation of Usage Rates</u>

Billing for calls placed over Carrier's network is based in part on the duration of the call. Billing is in six second, eighteen second or minute increments, with a minimum call length of not less than six seconds. Timing begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch. A call is terminated when either party (called or calling) hangs up. Upon request of the Subscriber, credit will be provided for uncompleted calls/wrong numbers.

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SECTION 3. <u>RATE SCHEDULE</u> (Cont'd)

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3.3 Rate Schedules

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This section sets forth the rates and charges applicable to Carrier's service offerings.

3.3.1 Message Telecommunications Services

Message Telecommunications Services ("MTS") consist of the furnishing of message telephone service between telephone stations located within the state. MTS is available on both a switched and dedicated basis. Rates for dedicated service depend upon the Customer's term commitment. Calls are billed in six second initial and additional increments.

Α. Switched: \$0.16

B. Dedicated:

Term commitment:

Up to one year:

\$0.099

Two years:

0.097

Three years:

0.095

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SECTION 3. RATE SCHEDULE (Cont'd)

3.3 Rate Schedules (Cont'd)

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3.3.2 800 Service

800 Service is an inbound-only service in which callers located within the State may place toll-free calls to a telephone in the 800 area code assigned to the Customer. Rates for dedicated service depend upon the Customer's term commitment. 800 Service is available to Customers utilizing switched or dedicated access. 800 service calls are billed in six second initial and additional increments.

A. <u>Switched</u>: \$0.16

B. <u>Dedicated</u>:

Term commitment:

Up to one year:

\$0.085

Two years:

0.083

Three years:

0.080

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SECTION 3. RATE SCHEDULE (Cont'd)

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3.3 Rate Schedules (Cont'd) **OCT 6** 1995

3.3.3 Postpaid Travel Card Service

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Postpaid travel card service is available to Customers of Carrier's long distance services. Customers will reach Carrier's network via a toll free number. A Customer who elects to use this service will pay the tariffed rates for calls charged to the card. Charges for such calls appear on the Customer's regular monthly bill. Rates identified below are dependent upon the Customer's total monthly postpaid travel card usage. Calls are billed in 18 second initial and six second additional increments.

A. Up to \$200.00 per month:

\$0.215

B.

Over \$200.00 per month:

\$0.20

C. Over \$1,000 per month: \$0.18

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SECTION 3. RATE SCHEDULE (Cont'd)

OCT 6 1995

3.3 Rate Schedules (Cont'd)

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3.3.4 Residential Service

Residential service consists of the provision of intrastate long distance service to residential customers. Calls are billed in six second initial and additional increments.

Per minute rate:

\$0.16

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SECTION 3. RATE SCHEDULE (Cont'd)

3.3 Rate Schedules (Cont'd)

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3.3.5 Prepaid Debit Travel Card Service

Prepaid debit travel card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. Prepaid debit travel cards are offered on either a refreshable or disposable basis. With refreshable cards, Customers can increase the balance on the card by contacting Carrier. Disposable cards are not refreshable. The service is accessed through a toll-free number. As Users access the service their usage and required taxes are automatically deducted from the remaining card balance. Rates listed below apply for the initial minute and each additional minute of service. Calls are billed in one minute increments.

Three different types of debit cards are offered: 1) Collector/Limited Edition cards; 2) Promotional cards; and 3) Retail/Utility cards. Perminute rates for calls made using Carrier's debit cards vary depending on the type of card purchased and the degree to which the cards have been customized to the specifications of the customer. The higher of the two rates listed below for Promotional and Retail/Utility debit cards applies to cards which offer highly customized interactive messages.

Type of Card Per Minute Rate

Collector/Limited Edition \$0.60 Promotional 0.50-0.40

Retail/Utility 0.30-0.25

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