

Missouri Public
Service Commission

REC'D JAN 27 2003

TITLE PAGE

MISSOURI LOCAL TELECOMMUNICATIONS TARIFF

OF

NAVIGATOR TELECOMMUNICATIONS, LLC.

8525 RIVERWOOD PARK DRIVE

P.O. BOX 13860

NORTH LITTLE ROCK, AR 72113-0860

This tariff, filed with the
Missouri Public Service Commission,
contains the rates, terms, and conditions applicable to
the provision of Basic Local Exchange and
Local Exchange Services within the State of Missouri
Offered by Navigator Telecommunications, LLC.

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SM Service Mark of Southwestern Bell Telephone Company.

(N)

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SYMBOLS

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The following symbols are used for the purposes indicated below:

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- C** - Changed regulation.
- D** - Delete or discontinue.
- I** - Increase in a rate.
- M** - Moved from another tariff location.
- N** - New.
- R** - Reduction in a rate.
- T** - Change in text but no change in rate or regulation.

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TARIFF FORMAT

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- A. Sheet Numbering** - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially by section. 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 MoPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Consult the Check Sheet for the sheet currently in effect.
- C. Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to the 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).1
2.1.1.A.1.(a).1.(i)
2.1.1.A.1.(a).1.(i).1

LIST OF WAIVED STATUTES AND REGULATIONS

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The Missouri Public Service Commission in its order in the case of *In the Matter of the Application of Navigator Telecommunications, LLC. to amend its Certificate of Service Authority to Provide Basic Local Exchange and Local Exchange Services in portions of the State of Missouri, Case No. TA-2000-243*, waived the following statutes and regulations:

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Statutes

392.210.2	-	uniform system of accounts
392.270	-	valuation of property (ratemaking)
392.280	-	depreciation accounts
392.290.1	-	issuance of securities
392.300.2	-	acquisition of stock
392.310	-	stock and debt issuance
392.320	-	stock dividend payment
392.330 RSMo Supp. 1997	-	issuance of securities, debts and notes
392.340	-	reorganizations

Commission Rules

4 CSR 240-10.020	-	depreciation fund income
4 CSR 240-30.040	-	uniform system of accounts
4 CSR 240-35	-	reporting of bypass and Customer-specific arrangements

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TECHNICAL TERMS AND ABBREVIATIONS

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Access Line - An arrangement which connects the Customer's location to a switching center at a point of presence.

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Authorized User - A person, firm, corporation, or any other entity authorized by the Customer to communicate utilizing the Company's service.

Carrier or Company - Whenever used in this tariff, "Carrier" or "Company", or "NavTel" refers to Navigator Telecommunications, LLC. unless otherwise specified or clearly indicated by the context.

Channel - A physical or logical pathway for the transmission of information between a sending point and a receiving point.

Commission - Missouri Public Service Commission.

Customer - The person, firm, corporation, or other entity which orders, cancels, amends, or uses service and is responsible for payment of charges and compliance with the Company's tariff.

Exchange Access Line - The serving central office line equipment and all LEC plant facilities up to and including the LEC provided Standard Network Interface. These facilities are LEC provided and maintained and provide access to and from the telecommunications network for message toll service and for local calling appropriate to the tariffed use offering selected by the Customer. Exchange access lines are subject to non-recurring charges, as specified in the appropriate rate sections of this tariff.

ILEC - The Incumbent Local Exchange Carrier.

ISOC - Item Service Order Code.

LEC - Local Exchange Carrier.

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TECHNICAL TERMS AND ABBREVIATIONS, CONT.

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Local Exchange Services - Telecommunications services furnished for use by end-users in placing and receiving local telephone calls within local calling areas.

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MoPSC - Missouri Public Service Commission.

Person-to-Person Calling - An operator-assisted service whereby the person originating the call specifies a particular person to be reached, or a particular station, room number, department or office to be reached through a PBX attendant. Charges may be billed to the called party, a third number, a credit card, a calling card or designated third party station.

Resold Local Exchange Service - A service composed of the resale of exchange access lines and local calling provided by other authorized Local Exchange Carrier, in combination with Company provided usage services, miscellaneous services or interstate/international services.

Station-to-Station Calling - A service whereby the originating End User requests the assistance of a Company operator to place or bill the call. Calls billed Collect or to a telephone company-issued Calling Card or to an authorized Credit Card are Operator-Station calls unless the call is placed on a Person-to-Person basis. Automated Calling Card calls are not Operator-Station calls. Calls may be dialed with or without the assistance of a Company operator. Collect calls to coin telephones and transfers of charges to third telephones which are coin telephones will not be accepted.

USOC - Universal Service Order Code.

SECTION 1 - RULES AND REGULATIONS

**Missouri Public
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1.1 Undertaking of Navigator Telecommunications, LLC.

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Navigator Telecommunications, LLC. services offered pursuant to this Tariff are furnished for Local Exchange Service among specified points within a Local Calling Area. Navigator Telecommunications, LLC. will offer these services on a resold basis.

Navigator Telecommunications, LLC. may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities as required in the Commission's rules and orders, when authorized by the Customer, to allow connection of a Customer's location to the Navigator Telecommunications, LLC. network. The Customer shall be responsible for all charges due for such service arrangement.

The Company's services are provided on a monthly basis unless otherwise indicated, and are available twenty-four hours per day, seven days per week. The following are a list of services offered by Navigator Telecommunications, LLC.:

Central Office Virtual PBX Services
DID Services
Digital Link Services
Digital Loop Services
Dedicated Access
Exchange Access Lines
General Exchange Vertical Services
Integrated Services (ISDN)
Private Line

Applications for initial or additional service made verbally or in writing become a contract upon the establishment of the service or facility.

1.2 Limitations

- 1.2.1 Service is offered subject to the availability of the necessary facilities and equipment, and subject to the provisions of this tariff.
- 1.2.2 Navigator Telecommunications, LLC. 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 the law.

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SECTION 1 - RULES AND REGULATIONS, CONTS
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1.2 Limitations, cont.

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- 1.2.3 The Company does not undertake to transmit messages, and will not be liable for errors in transmission or for failure to establish connections.
- 1.2.4 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 the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 1.2.5 Prior written permission from the Company 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.

1.3 Use

Services provided under this tariff may be used for any lawful purpose for which the service is technically suited.

1.4 Liabilities of the Company

- 1.4.1 Navigator Telecommunications, LLC.'s liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission which occur in the course of furnishing service or facilities, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the faults in transmission occur.

SECTION 1 - RULES AND REGULATIONS, CONT. Missouri Public
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1.4 Liabilities of Company, cont.

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- 1.4.2 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 the Company, 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 the Company's direct control.
- 1.4.3 The Company shall not be liable for, and shall be fully indemnified and held harmless by the Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, tradename, 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, or used by the Company under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company, if not directly caused by the negligence of the Company.
- 1.4.4 No agent or employee of any other carrier shall be deemed to be an agent or employee of the Company.
- 1.4.5 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 the Company's negligence.

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SECTION 1 - RULES AND REGULATIONS, CONT. Missouri Public
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1.5 Deposits

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- 1.5.1 The Company may require a deposit or guarantee as a condition of new service. The deposit may be required prior to and no more than thirty (30) calendar days after the Company actually provides service as stated in the Company's tariff.
- 1.5.2 The Company may require a deposit or guarantee as a condition of continued service under either of the following circumstances:
- A. The Customer has delinquent charges in two (2) out of the last twelve (12) billing periods. The Company, with respect to each Customer, shall maintain a record of all charges that have become delinquent within the last twelve (12) billing periods; or
 - B. The Customer has had service discontinued under 4 CSR 240-33.070(1)(A) or (B) at any time during the preceding twelve (12) billing periods.
- 1.5.3 No deposit, guarantee, additional deposit nor additional guarantee shall be required by the Company because of race, sex, creed, national origin, marital status, age, number of dependents, source of income, disability, or geographical area of residence.
- 1.5.4 A deposit shall be subject to the following terms:
- A. It shall not exceed 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;
 - B. It shall bear interest at a rate that is equal to one percent (1%) above 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. Records shall be kept of efforts made to return a deposit;

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SECTION 1 - RULES AND REGULATIONS, CONT. Missouri Public
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1.5 Deposits, cont.

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1.5.4 A deposit shall be subject to the following terms, cont.:

- C. Upon discontinuance or termination, it shall be credited, with accrued interest, to the charge stated on the final bill and the balance, if any, shall be returned to the Customer in twenty-one (21) days of the rendition of such final bill;
- D. Upon satisfactory payment of all undisputed charges during the last twelve (12) billing periods, it shall with accrued interest be promptly refunded or credited against charges stated on subsequent bills. The Company may withhold refund of a deposit pending the resolution of a dispute with respect to charges secured by such deposit;
- E. The Company shall maintain records that show the name of each Customer who has posted a deposit, the current address of such Customer, the date and amount of deposit, and the date and amount of interest paid and the earliest possible refund date.
- F. The Company shall upon request provide within ten (10) days a receipt that contains the following information:
 - 1. Name of Customer;
 - 2. Address where the service for which the deposit is required will be provided;
 - 3. Place where deposit was received or a designated code that identifies the location;
 - 4. Date when the deposit was received;
 - 5. Amount of the deposit;
 - 6. The terms that govern retention and refund of the deposit;
- G. The Company shall maintain a record of the deposit refunded and interest paid on such deposit for a period of at least two (2) years after the refund is made; and
- H. The Company shall permit a Customer to post a deposit required as a condition of continued service in two (2) equal monthly installments or as otherwise agreed upon. The Company may bill these installments as a line-item on Customer bills.

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1.5 Deposits, cont.

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- 1.5.5 In lieu of a deposit the Company may accept a written guarantee. The guarantee shall not exceed the amount of a cash deposit that the Company could request under this section.
- 1.5.6 A guarantor shall be released upon satisfactory payment of all undisputed charges during the last twelve (12) billing periods. Payment of a charge is satisfactory if received prior to the date upon which the charge becomes delinquent, provided it is not in dispute. All telecommunications companies shall provide to the Commission upon request credit criteria and screening procedures, and standardized record keeping and verification for uncollectible accounts.
- 1.5.7 The Company may request an advance payment for the limited purpose of securing payment of installation charges, if applicable for that Customer, and estimated charges for one (1) month of services requested by the Customer unless a different amount is otherwise specified in the Company's tariff.

1.6 Advance Payments

Recurring Charges: For Customers from whom the Company feels an advance payment is necessary, Navigator Telecommunications reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges.

Non-Recurring Charges: Navigator Telecommunications, LLC. reserves the right to require pre-payment of non-recurring charges in such amount as may be deemed necessary by the Company. In addition, where special construction is involved, advance payment of the quoted construction charges may be required at time of service application.

1.7 Taxes

The customer is responsible for the payment of any sales, use, gross receipts, excise or other local, state and federal taxes, charges or surcharges (however designated) excluding taxes on the Company's net income imposed on or based upon the provision, sale or use of network services. Company will itemize taxes and surcharges as separate line items on the customer's bill. All charges other than taxes and franchise fees will be submitted to the Commission for prior approval.

Issued: January 27, 2003 By Louis F. McAlister, President Effective: [REDACTED]
Navigator Telecommunications, LLC.

8525 Riverwood Park Drive, P.O. Box 13860, North Little Rock, AR 72114-0860

Missouri Public
Service Commission

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SECTION 1 - RULES AND REGULATIONS, CONT. **Missouri Public
Service Commission**

1.8 Equipment

REC'D JAN 27 2003

- 1.8.1 The Company's services may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a PBX, key systems 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. The Customer is responsible for ensuring that Customer-provided equipment connected to Company services, is compatible with such services.
- 1.8.2 The Company shall use reasonable efforts to maintain facilities and equipment that it furnishes to the Customer. The Customer may not, nor may the Customer permit others, to disconnect, rearrange remove, attempt to repair or otherwise interfere with any of the facilities or equipment installed by the Company, except upon the written consent of the Company.
- 1.8.3 Equipment the Company provides or installs at the Customer's premises for use in connection with services the Company offers shall not be used for any purpose other than that for which it was provided by the Company.
- 1.8.4 The Customer shall be responsible for payment of service charges, as set forth herein, for visits by the Company's agents or employees to the premises of the Customer when the service difficulty or trouble report results from the use of equipment or facilities provided by any party other than the Company, including but not limited to the Customer.
- 1.8.5 The Company shall not be responsible for the installation, operation or maintenance of any Customer-provided equipment. Where such equipment is connected to the facilities furnished pursuant to this tariff, the responsibility of the Company shall be limited to the furnishing of facilities offered under this tariff and to the maintenance and operation of such facilities. Subject to this responsibility, the Company shall not be responsible for the transmission of signals by Customer-provided equipment or for the quality of, or defects in, such transmission; or the reception of signals by Customer-provided equipment.

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SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.8 Equipment, cont.

- 1.8.6 Upon reasonable notification to the Customer, and at a reasonable time, the Company may make such tests and inspections as may be necessary to determine that the Customer is complying with the requirements set forth in this section for the installation, operation and maintenance of Customer-provided facilities, equipment and wiring in the connection of such facilities and equipment to Company-provided facilities and equipment.
- 1.8.7 Title to all facilities provided by the Company under this tariff shall remain in the Company's name or in the name of the carrier supplying the services and facilities being resold.

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Service Commission

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SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.9 Installation

Service is installed upon mutual agreement between the Customer and the Company. The service agreement does not alter rates specified in this tariff.

1.10 Payment for Service

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by Navigator Telecommunications, LLC. All charges due by the Customer are payable to the Company or to any agency duly authorized to receive such payments. 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 Missouri Public Service Commission.

Navigator Telecommunications, LLC.'s billing invoices will be considered correct and binding upon the Customer if no written notice or telephone call is received from the Customer within thirty (30) days of the date of the invoice. Adjustments to Customer's bills shall be made to the extent circumstances exist which reasonably indicate that such changes are appropriate.

Upon receipt of a **billing inquiry**, charges involved in the disputed element(s) of the invoice will be temporarily suspended pending resolution of the dispute. The Customer, however, remains responsible for the timely payment of the non-disputed elements of the invoice.

If a Customer is not satisfied with the Company's response to an inquiry or request for credit, he or she may appeal to the Missouri Public Service Commission for final resolution.

1.11 Billing and Payment Procedures

1.11.1 Navigator Telecommunications, LLC. issues residential bills on a monthly basis with bills received by the Customer on or about the same day each month.

1.11.2 Navigator Telecommunications, LLC. will not alter the residential billing cycle unless affected Customers are sent a bill insert or other written notice explaining the alteration not less than 30 days prior to the effective date of the alteration. Such notification is not required when a Customer requests a number or billing change or when the Customer disconnects and reconnects service or transfers service from one premises to another.

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SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.11 Billing and Payment Procedures, cont.

- 1.11.3 Navigator allows residential Customers 25 days from the bill date to pay the charges stated. If the charges remain unpaid for twenty-five days (25) from the bill date, such charges will be deemed delinquent.
- 1.11.4 Navigator Telecommunications, LLC. charges 1.5 percent for delinquent past due residential balances.
- 1.11.5 Navigator Telecommunications, LLC. sets forth the following on residential bills:
 - A. the number of access lines for which charges are stated;
 - B. the beginning or ending dates of the billing period for which charges are stated;
 - C. a statement of the date the bill becomes delinquent if not paid;
 - D. Penalty fees and advance payments, if any;
 - E. the unpaid balance, if any;
 - F. the amount due for basic service;
 - G. an itemization of the amount due for all other regulated or nonregulated services including the date and duration (in minutes or seconds) of each toll call if such service is provided as an individual service;
 - H. the amount due for all other regulated or nonregulated services offered at a packaged rate and an itemization of each service included in the package;
 - I. an itemization of the amount due for taxes, franchise fees, and other fees and/or surcharges that the Company, pursuant to its tariffs, bills to Customers;
 - J. the total amount due;
 - K. A toll free telephone number where inquiries and/or dispute resolutions may be made for each company with charges appearing on the Customer's bill;
 - L. The amount of any deposit, advance payments, and/or interest accrued on a deposit that has been credited to the charges stated; and
 - M. Any other credits and charges applied to the account during the current billing period.

SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.11 Billing and Payment Procedures, cont.

1.11.6 The amount of any deposit held by the Company and the interest accrual rate shall be stated on the first bill for which a Customer received service and on the last bill for which the Customer received service.

1.11.7 During the first billing period in which a residential Customer receives service, Navigator Telecommunications, LLC. provides each Customer an insert or written notice which contains an itemized account of the charges for the equipment and service for which the Customer has contracted.

1.12 Late Payment Charge

Navigator Telecommunications, LLC. will assess a late payment charge equal to 1.5 percent for any past due balance that exceeds thirty days.

1.13 Cancellation by Customer

Customers may cancel service by providing 30 days written notice or telephone call to the Company. Customers who cancel service but are under a term contract may pay penalties as stated in the term contract or appropriate section of the Company's tariffs.

1.14 Interconnection

Service furnished by Navigator Telecommunications, LLC. may be connected with the services or facilities of other carriers or enhanced service providers. The Customer is responsible for all charges billed by these entities for use in connection with Navigator Telecommunications, LLC.'s service. Any special interface equipment or facilities necessary to achieve compatibility between these entities is the responsibility of the Customer. Neither the Company nor any connecting carrier participating in a service shall be liable for any act or omission of any other company or companies furnishing a portion of such service.

SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.15 Discontinuance of Service by Company

- 1.15.1 Service may be discontinued for any of the following reasons:
- A. Nonpayment of a delinquent charge, except as limited by Sections 1.15.2, 1.15.4, and 1.15.5 of this rule;
 - B. Failure to post a required deposit or guarantee;
 - C. Unauthorized use of telecommunications company equipment in a manner that creates an unsafe condition or creates the possibility of damage or destruction to such equipment;
 - D. Failure to comply with the terms of a settlement agreement;
 - E. Refusal after reasonable notice to permit inspection, maintenance, or replacement of telecommunications company equipment;
 - F. Material misrepresentation of identity in obtaining telecommunications company service; and
 - G. As provided by state or federal law.
- 1.15.2 Basic local exchange service may not be discontinued for Customer nonpayment of a delinquent charge for other than basic local telecommunications services. The failure to pay charges not subject to Commission jurisdiction shall not constitute cause for a discontinuance of basic local telecommunications service.
- 1.15.3 The Company may place toll blocking and eliminate any optional, non-basic calling features and functions for Customer nonpayment of delinquent charges for other than basic local telecommunications service.
- 1.15.4 Subject to the requirements of the Commission's rules, service may be discontinued during normal business hours on or after the date specified in the notice of discontinuance. Basic local telecommunications service shall not be discontinued on a day when the offices of the Company are not available to facilitate reconnection of basic local telecommunications service or on a day immediately preceding such day.

Issued: January 27, 2003 By Louis F. McAlister, President Effective

Navigator Telecommunications, LLC.

8525 Riverwood Park Drive, P.O. Box 13860, North Little Rock, AR 72118-0860
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SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.15 Discontinuance of Service by Company, cont.

1.15.5 Telecommunications service shall not be discontinued under Section 1.15.1 of this rule unless written notice by first-class mail is served on the Customer at least ten (10) days prior to the date of the proposed discontinuance. Service of notice by mail is complete upon mailing. As an alternative, the Company may deliver a written notice by hand to the Customer at least ninety-six (96) hours prior to discontinuance.

1.15.6 A notice of discontinuance shall contain the following information:

- A. The name and the telephone number of the Customer;
- B. A statement of the reason for the proposed discontinuance and the cost for reconnection;
- C. The date after which service will be discontinued unless appropriate action is taken;
- D. How a Customer may avoid the discontinuance;
- E. The Customer's right to enter into a settlement agreement if the claim is for a charge not in dispute and the Customer is unable to pay the charge in full at one time;
- F. The telephone number where the Customer may make an inquiry;
- G. A statement that this notice will not be effective if the charges involved are part of an unresolved dispute; and
- H. A statement of the exception for medical emergency under Section 1.15.8 of this rule.

1.15.7 At least twenty-four (24) hours preceding a discontinuance of basic local telecommunications service, the Company shall make reasonable efforts to advise the Customer of the proposed discontinuance and what steps must be taken to avoid it. Reasonable efforts shall include either a written notice in addition to the notice required in Section 1.15.5 or at least one (1) telephone call attempt to reach the Customer.

1.15.8 Notwithstanding any other provisions of the Commission's rules, a telecommunications company shall postpone a discontinuance for at least twenty-one (21) days if service is necessary to obtain emergency medical assistance for a person who is a member of the household where the telephone service is provided and where a person is under the care of a physician. Any person who alleges such emergency, if requested, shall provide the Company with reasonable evidence of such necessity.

SECTION 1 - RULES AND REGULATIONS, CONTINUED
Missouri Public Service Commission

1.15 Discontinuance of Service by Company, cont.

REC'D JAN 27 2003

- 1.15.9 Upon the Customer's request, the Company shall restore service consistent with all other provisions of the Commission's rules when the cause of discontinuance has been eliminated.
- 1.15.10 Payment by personal check may be refused if the Customer, within the last twelve (12) months, has tendered payment in this manner and the check has been dishonored, except when the dishonor is due to bank error.

1.16 Settlement Agreement for Residential Customers

- 1.16.1 When a residential Customer is unable to pay a charge in full when due, Navigator Telecommunications, LLC. shall permit the Customer to enter into an initial settlement agreement under which the charge may be paid as mutually agreed to by both Navigator Telecommunications, LLC. and the Customer. A copy of the settlement agreement shall be delivered or mailed to the Customer upon request by the Customer.
- 1.16.2 Matters treated by a settlement agreement shall not constitute a basis for discontinuance as long as the terms of the settlement agreement are followed.

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SECTION 1 - RULES AND REGULATIONS, CONT Missouri Public
Service Commission

1.17 Inspection, Testing, and Adjustment

REC'D JAN 27 2003

Upon reasonable notice, the facilities provided by the Company shall be made available to the Company for tests and adjustments as may be deemed necessary by the Company for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made.

1.18 Tests, Pilots, Promotional Campaigns and Contests

Company will provide tariff notification to the Commission no less than 7 days prior to the beginning of each promotion identifying the promotion, the exchange(s) within the promotion will be offered, and the start and end dates of the promotion. Company will offer all promotions in a non-discriminatory manner.

1.19 Interruption of Service

Credit allowances for interruptions of service which are not due to the Company's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in Section 1, paragraph 1.4 herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by Customer and connected to Company's terminal.

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Service Commission

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SECTION 1 - RULES AND REGULATIONS, CONT.

1.20 Cost of Collection and Repair

The Customer is responsible for any and all costs incurred in the collection of past due monies due the Carrier including legal and accounting expenses incurred by the Company's use of collection agencies or use of legal action. Customer is also responsible for recovery costs of Carrier-provided equipment and any expenses required for repair or replacement of damaged equipment.

1.21 Returned Check Charges (1)

(T)

There will be a \$20 charge for each check returned for insufficient funds for those customers in AT&T's service area. There is a \$25 charge for each check returned for insufficient funds for those customers in CenturyTel and Spectra service areas and a \$27.15 charge for those customers in Embarq service areas.

(T)

1.22 Service Implementation

Absent a promotional offering, service implementation charges per service order will apply to new service orders or to orders to change existing service for the services listed in the appropriate rate sections of this tariff.

1.23 Reconnection Charge

A reconnection fee will be charged when service is re-established for Customers who have been disconnected for nonpayment, and is payable at the time that the restoration of suspended service and facilities is arranged.

(1) Rates represent an increase over previously approved rates.

(N)

SECTION 1 - RULES AND REGULATIONS, CONT.

REGD JAN 27 2003

1.20 Cost of Collection and Repair

The Customer is responsible for any and all costs incurred in the collection of past due monies due the Carrier including legal and accounting expenses incurred by the Company's use of collection agencies or use of legal action. Customer is also responsible for recovery costs of Carrier-provided equipment and any expenses required for repair or replacement of damaged equipment.

1.21 Returned Check Charges

There will be a \$20 charge for each check returned for insufficient funds.

1.22 Service Implementation

Absent a promotional offering, service implementation charges per service order will apply to new service orders or to orders to change existing service for the services listed in the appropriate rate sections of this tariff.

1.23 Reconnection Charge

A reconnection fee will be charged when service is re-established for Customers who have been disconnected for nonpayment, and is payable at the time that the restoration of suspended service and facilities is arranged.

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Navigator Telecommunications, LLC.

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APR 02 2003

SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.24 Operator Services

- 1.24.1 Navigator Telecommunications, LLC. will not bill for incomplete calls where answer supervision is available. Navigator Telecommunications, LLC. will not bill for incomplete calls and will remove any charges for incomplete calls upon (a) subscriber notification or (b) Navigator Telecommunications, LLC.'s knowledge.
- 1.24.2 The caller and billed party, if different from the caller, will be advised that Navigator Telecommunications, LLC. is the operator service provider at the time of the initial contact.
- 1.24.3 Rate quotes will be given upon request, at no charge, including all rate components and any additional charges.
- 1.24.4 Only tariffed rates approved by this Commission for Navigator Telecommunications, LLC. shall appear on any local exchange telephone company (LEC) billings.
- 1.24.5 Navigator Telecommunications, LLC. shall be listed on the LEC billing if the LEC has multi-company billing ability.
- 1.24.6 Navigator Telecommunications, LLC. will employ reasonable calling card verification procedures, acceptable to the telephone company issuing the calling card.
- 1.24.7 Navigator Telecommunications, LLC. will route all 0- or 00- emergency calls in the quickest possible manner to the appropriate local emergency service provider, at no charge.

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SECTION 1 - RULES AND REGULATIONS, CONT.

REC'D JAN 27 2003

1.24 Operator Services, cont.

- 1.24.8 Upon request, Navigator Telecommunications, LLC. will transfer calls to other authorized interexchange companies or to the LEC, if billing can list the caller's actual origination point.
- 1.24.9 Navigator Telecommunications, LLC. will refuse operator services to traffic aggregators which block access to other companies.
- 1.24.10 Navigator Telecommunications, LLC. will assure that traffic aggregators will post and display information including: (1) that Navigator Telecommunications, LLC. is the operator service provider; (2) detailed complaint procedures; and (3) instructions informing the caller on procedures to reach the LEC operator and other authorized interexchange companies.

1.25 Access to Telephone Relay Services

End users of the Company's local service shall have the right to select both the intrastate long distance and interexchange telecommunications service provider (IC) of their choice. The chosen intrastate long distance and IC should request confirmations/verifications of choice from Customers no later than the date of submission of its first bill to the Customer. The intrastate long distance and the IC providers should maintain signed letters of agency or confirmations of choice on file for use in dispute resolution.

1.26 Access to Carrier of Choice

End users of the Company's local service shall have the right to select the interexchange telecommunications service provider (IC) of their choice. The IC should request confirmations/verifications of choice from its Customers no later than the date of submission of its first bill to the Customer. ICs should maintain signed letters of agency or confirmations of choice on file for use in dispute resolution.

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SECTION 1 - RULES AND REGULATIONS, CONT. Missouri Public
Service Commission

1.27 Directory Listings

REC'D JAN 27 2003

- 1.27.1 The Company does not publish a directory of subscriber listings. The Company, however, does arrange for the Customer's main billing number to be placed in the directory or directories of the dominant local exchange carrier.
- 1.27.2 The rates and regulations specified herein for directory listings apply only to the alphabetical section of the directory. Listings are intended solely for the purpose of identifying subscriber's telephone number and as an aid to the use of telephone service.
- 1.27.3 The listings of subscribers, either without charge or at the rate specified within this tariff for other listings, are arranged alphabetically and are not intended for special prominence of arrangement. In accepting listings as requested by subscribers or prospective subscribers, the Company will not be a party to controversies between subscribers as a result of the publication of such listings in the directories.
- 1.27.4 Listings must conform to the Company's specifications with respect to the directories. The Company reserves the right to reject listings when, in its sole judgment, such listings would violate the integrity of Company records and the directories, confuse individuals using the directory, or when the Customer cannot provide satisfactory evidence that he is authorized to do business as requested.
- 1.27.5 The Company reserves the right to limit the length of any listing to one line in the directory by use of abbreviations when, in its sole judgment, the clearness of the listing and the identification of the subscriber is not impaired.
- 1.27.6 Generally, the listed address is the location of the subscriber's place of business or residence.
- 1.27.7 Liability of the Company due to directory errors and omissions is as specified in Section 1, paragraph 1.4 of this tariff.
- 1.27.8 Generally, a business listing consists of a name or dual name, a designation descriptive of the subscriber's business if not self-explanatory, the address, and the business telephone number. The main listing is ordinarily the name of the individual, firm or corporation, which contracts for the service, or the name under which a business is regularly conducted.

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By Louis F. McAlister, President Effective: February 26, 2003
Navigator Telecommunications, LLC.

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Missouri Public Service Commission

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SECTION 1 - RULES AND REGULATIONS, CONT. Missouri Public
Service Commission

1.28 Special Construction

REC'D JAN 27 2003

Subject to the agreement of the Company and to all of the regulations contained in this tariff, special construction of facilities may be undertaken on a reasonable efforts basis at the request of the Customer. Special construction is construction undertaken:

- 1.28.1 where facilities are not presently available, and there is no other requirement for the facilities so constructed;
- 1.28.2 of a type other than that which the Company would normally utilize in the furnishing of its services;
- 1.28.3 over a route other than that which the Company would normally utilize in the furnishing of its services;
- 1.28.4 in a quantity greater than that which the Company would normally construct;
- 1.28.5 on an expedited basis;
- 1.28.6 on a temporary basis until permanent facilities are available;
- 1.28.7 involving abnormal costs; or
- 1.28.8 in advance of its normal construction.

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SECTION 1 - RULES AND REGULATIONS, CONT.

1.29 Universal Emergency Telephone Number Service (911, E911)

REC'D JAN 27 2003

- 1.29.1 The Company is obligated to supply the E-911 service provider in the Company's service area (the E-911 service provider) with information necessary to update the E-911 database at the time the Company submits Customer orders to the local exchange company whose service is being resold pursuant to these tariffs.
- 1.29.2 At the time the Company provides basic local service to a Customer by means of its own cable pair, or over any other exclusively owned facility, the Company will be obligated to make the necessary equipment or facility additions in the 911 service provider's equipment in order to properly update the database for 911. The Company will be obligated to provide facilities to route calls from the end users to the proper PSAP. The Company recognizes the authority of the E-911 Customer to establish service specifications and grant final approval or denial of service configurations offered by the Company.
- 1.29.3 The Company will collect 911 surcharges and remit all surcharge revenue to the appropriate governmental entity on a monthly basis pursuant to RSMO 190.310.
- 1.29.4 The 911 calling party, by dialing 911, waives the privacy afforded by non-listed and non-published service to the extent that the telephone number, name, and address associated with the originating station location are furnished to the Public Safety Answering Point.

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Issued: January 27, 2003 By Louis F. McAlister, President Effective January 27, 2003
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Service Commission

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SECTION 1 - RULES AND REGULATIONS, CONT.

1.30 Customer's Rights and Responsibilities

The Customer Rights and Responsibilities will be delivered to the Customer at the time service is established.

Rights and Responsibilities of Missouri Residential Telephone Customer

This information is provided in accordance with the rules of the Missouri Public Service Commission and explains your rights and responsibilities as a residential telephone Customer.

Your Telephone Bill

You will receive a telephone bill from us each month. Navigator Telecommunications, LLC. provides basic local services. Navigator Telecommunications, LLC. does not normally require deposits, although deposits may be required from Customers whose credit history is unacceptable or unavailable. Such deposits shall comply with Section 1.5.4 of this tariff and the rules of the Missouri Public Service Commission. Payment in full is due within 21 days of the date of the bill. If Navigator Telecommunications, LLC. does not receive your payment within 21 days, your service is subject to suspension or disconnection. When paying by mail, be sure to allow enough time for your payment to reach Navigator Telecommunications, LLC. by the due date.

Payment Arrangements

Payment must be sent to Navigator Telecommunications, LLC. Payment for service may be by credit card or check. *See Section 1.21 for amount of returned check charges.* If you are temporarily having difficulty paying your telephone bill, please call Navigator Telecommunications, LLC. immediately at 888-662-8835. By doing this, you may avoid having your phone service suspended or disconnected.

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SECTION 1 - RULES AND REGULATIONS, CONT.

Missouri Public
Service Commission

1.30 Customer's Rights and Responsibilities

REC'D JAN 27 2003

The Customer Rights and Responsibilities will be delivered to the Customer at the time service is established.

Rights and Responsibilities of Missouri Residential Telephone Customer

This information is provided in accordance with the rules of the Missouri Public Service Commission and explains your rights and responsibilities as a residential telephone Customer.

Your Telephone Bill

You will receive a telephone bill from us each month. Navigator Telecommunications, LLC. provides basic local services. Navigator Telecommunications, LLC. does not normally require deposits, although deposits may be required from Customers whose credit history is unacceptable or unavailable. Such deposits shall comply with Section 1.5.4 of this tariff and the rules of the Missouri Public Service Commission. Payment in full is due within 21 days of the date of the bill. If Navigator Telecommunications, LLC. does not receive your payment within 21 days, your service is subject to suspension or disconnection. When paying by mail, be sure to allow enough time for your payment to reach Navigator Telecommunications, LLC. by the due date.

Payment Arrangements

Payment must be sent to Navigator Telecommunications, LLC. Payment for service may be by credit card or check. Returned checks are subject to a charge of \$20. If you are temporarily having difficulty paying your telephone bill, please call Navigator Telecommunications, LLC. immediately at 888-662-8835. By doing this, you may avoid having your phone service suspended or disconnected.

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8525 Riverwood Park Drive, P.O. Box 13860, North Little Rock, AR 72110-8600

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Missouri Public
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SECTION 1 - RULES AND REGULATIONS, CONT.

Missouri Public
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1.30 Customers Rights and Responsibilities, cont.

REC'D JAN 27 2003

1.30.1 Disconnection or Suspension of Telephone Service

Your telephone service is subject to disconnection or suspension for any of the reasons listed below. If service is disconnected, a new telephone number will be assigned and you will be required to pay installation charges again. If service is suspended, your telephone number is reserved for 10 days and you will not be charged installation charges again.

Company will provide ten (10) days notice before your service will be discontinued after a charge has become delinquent. Additionally, Navigator Telecommunications, LLC. will make reasonable efforts to contact you at least 24 hours in advance prior to disconnecting your service.

- A. Nonpayment of an undisputed delinquent account.
- B. Unauthorized use of telephone utility equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment.
- C. Refusal after reasonable notice to permit inspection, maintenance, or replacement of telephone utility equipment.
- D. Misrepresentation of identity in obtaining telephone utility service.
- E. Incurs charges and evidences an intent not to pay such charges when due.

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SECTION 1 - RULES AND REGULATIONS, CONT.

**Missouri Public
Service Commission**

1.30 Customers Rights and Responsibilities, cont.

REC'D JAN 27 2003

1.30.2 Reconnection of Service

After local telephone service has been discontinued, Navigator Telecommunications, LLC. will restore your service when the reason for the discontinuance has been remedied. Before restoring your service, the following will be required:

- A. Payment for all undisputed amounts must be received by Navigator Telecommunications, LLC. or its authorized Agent.
- B. Installation charges must be paid again if your service has been disconnected. Installation charges will not be charged if your service has been suspended.
- C. Navigator Telecommunications, LLC. does not normally require deposits, although deposits may be required from new Applicants whose credit history is unacceptable or unavailable. Navigator Telecommunications, LLC. reserves the right to collect advance payments for recurring and non-recurring charges. Such deposits shall comply with Section 1.5.4 of this tariff and the rules of the Missouri Public Service Commission.

1.30.3 Procedures for Handling Inquiries and Complaints

Telephone inquiries may be directed to Navigator Telecommunications, LLC. at 888-662-8835. Written inquiries may be directed to:

Navigator Telecommunications, LLC.
8525 Riverwood Park Drive
P.O. Box 13860
North Little Rock, AR 72113-0860

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RS 24
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Issued: January 27, 2003 By Louis F. McAlister, President Effective _____

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SECTION 1 - RULES AND REGULATIONS, CONT. Missouri Public Service Commission

1.30 Customers Rights and Responsibilities, cont.

REC'D JAN 27 2003

1.30.4 Filing a Complaint with the Missouri Public Service Commission

If Navigator Telecommunications, LLC. cannot resolve your complaint, you may call the Missouri Public Service Commission, located at Governor's Office Building, 200 Madison Street, P.O. Box 360, Jefferson City, Missouri 65101. If Navigator Telecommunications, LLC. cannot resolve your complaint, you may call the Missouri Public Service Commission at 800-392-4211 to file an informal complaint.

You may also contact the Missouri Office of the Public Counsel, representing the public before the Public Service Commission. The Missouri Office of the Public Counsel has an office at the Governor's Office Building, Jefferson City, Missouri 65101. The Public Counsel's telephone number is (573)751-4857.

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SECTION 2 - DESCRIPTION OF SERVICE

Missouri Public
Service Commission

2.1 Product Descriptions Generally

REC'D JAN 27 2003

Navigator Telecommunications, LLC. will resell many of the underlying carrier's services for business and residential Customers of the incumbent local exchange carriers that are eligible for resale. Navigator Telecommunications, LLC. will also sell services for business Customers, including Virtual PBX service and certain optional business features.

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.1 Product Descriptions Generally, cont.

REC'D JAN 27 2003

2.1.1 Resold Services

Navigator Telecommunications, LLC.'s Resold Services are offered for local calling using the resold services of the ILEC.

Navigator Telecommunications, LLC. resells business, residential, PBX trunks, and optional services of the ILEC.

Resold features associated with resold local exchange service will be priced according to the rates established for such features in the underlying carrier's effective intrastate tariffs, together with applicable discounts. The rates for specific resold services are set forth in the appropriate rate sections of this tariff.

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.2 Caller ID Language

REC'D JAN 27 2003

Line blocking for the delivery of the calling name and/or number is available upon request, at no charge only, to the following entities and their employees/volunteers, for lines over which the official business of the agency is conducted including those at the residence of employees/volunteers, where an executive officer of the agency registers with the telephone company a need for blocking: (a) private, nonprofit, tax-exempt, domestic violence intervention agencies and (b) federal, state and local law enforcement agencies. Line blocking Customers can unblock their calling name and/or number information on a per call basis, at no charge, by dialing an access code (*82 on their Touch-Tone pad or 1182 from a rotary phone) immediately prior to placing a call.

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

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

The Company shall not be liable for any claims for damages caused or claimed to have been caused, directly, by the transmission to a Caller ID Customer of a name or telephone number which the calling party of the Caller ID Customer finds erroneous, offensive, embarrassing, or misleading for any reason, including but not limited to the way in which the calling party's name has been abbreviated.

Telephone CPN information transmitted via Caller ID is intended solely for the use of the Caller ID subscriber. Resale of this information is prohibited by this tariff. CPN will be displayed for calls made from another central office only if it is linked by appropriate facilities. Caller ID is not available on operator-handled calls.

SECTION 2 - DESCRIPTION OF SERVICE, CONT. Missouri Public Service Commission

2.3 Local Service Areas

REC'D JAN 27 2003

Navigator Telecommunications, LLC. will provide local exchange and basic local exchange telecommunications service in the following exchanges currently served by Southwestern Bell Telephone, CenturyTel, Spectra Communications Group, and Sprint. The geographic area in which service is to be offered follows the exchange boundaries and is no smaller than an exchange. Navigator Telecommunications, LLC. concurs in the local calling scopes of Southwestern Bell Telephone, CenturyTel, Spectra, and Sprint.

2.3.1 Southwestern Bell Service Areas

A. Exchanges by Rate Group

Rate Group A			
Adrian (1)(2)(4)	Clever (1)(3)(4)	Jasper (2)(4)	Pocahontas-New Wells (1)(3)(4)
Advance (1)(2)(4)	Climax Springs (2)(4)	Lamar (2)(4)	Portage Des Sioux (2)(4)
Agency (1)(4)	Deering (1)(3)(4)	LaMonte (2)(4)	Portageville (1)(2)(4)
Altenburg-Frohna (1)(2)(4)	DeKalb (1)(4)	Lancaster (2)(4)	Puxico (2)(4)
Antonia (1)(3)(4)	Delta (1)(2)(4)	Leadwood (1)(3)(4)	Qulin (1)(3)(4)
Archie (1)(2)(4)	Downing (2)(4)	Lilbourne (1)(2)(4)	Richwoods (2)(4)
Argyle (2)(4)	East Prairie (1)(4)	Linn (2)(4)	Risco (1)(2)(4)
Armstrong (1)(2)(4)	Edina (2)(4)	Lockwood (2)(4)	Rushville (1)(4)
Ash Grove (2)(4)	Elsberry (1)(2)(4)	Louisiana (1)(2)(4)	St. Marys (1)(3)(4)
Beaufort (2)(4)	Essex (1)(3)(4)	Macks Creek (2)(4)	San Antonio (1)(4)
Bell City (1)(2)(4)	Farley (2)(4)	Malden (1)(2)(4)	Scott City (1)(3)(4)
Benton (1)(3)(4)	Fayette (1)(2)(4)	Marble Hill (2)(4)	Senath (1)(3)(4)
Billings (1)(2)(4)	Fisk (1)(3)(4)	Marceline (2)(4)	Slater (2)(4)
Bismarck (1)(3)(4)	Frankford (2)(4)	Marionville (2)(4)	Smithville (1)(3)(4)
Bloomfield (1)(3)(4)	Freeburg (2)(4)	Marston (1)(2)(4)	Stanberry (2)(4)
Bloomsdale (1)(2)(4)	Gideon (1)(2)(4)	Meta (2)(4)	Trenton (1)(3)(4)
Bowling Green (2)(4)	Glasgow (1)(2)(4)	Montgomery City (1)(2)(4)	Tusculumbia (1)(3)(4)
Brookfield (2)(4)	Grain Valley (1)(3)(4)	Morehouse (1)(3)(4)	Versailles (1)(3)(4)
Campbell (2)(4)	Gray Summit (1)(3)(4)	New Franklin (1)(3)(4)	Vienna (2)(4)
Cardwell (1)(2)(4)	Hayti (1)(3)(4)	New Madrid (1)(2)(4)	Walnut Grove (2)(4)
Carl Junction (1)(3)(4)	Herculaneum-Pevly (1)(3)(4)	Oak Ridge (1)(3)(4)	Wardell (1)(2)(4)
Carrollton (2)(3)(4)	Higbee (1)(3)(4)	Old Appleton (1)(3)(4)	Ware (1)(3)(4)
Caruthersville (1)(3)(4)	Hillsboro (1)(3)(4)	Oran (1)(2)(4)	Wellsville (2)(4)
Center (2)(4)	Holcomb (1)(3)(4)	Patton (2)(4)	Westphalia (2)(4)
Chaffee (1)(3)(4)	Hornersville (1)(2)(4)	Paynesville (1)(2)(4)	Wyatt (1)(2)(4)
Charleston (1)(3)(4)		Pierce City (1)(2)(4)	
Clarksville (1)(2)(4)			

- (1) Extended Area Service.
- (2) Message Rate Service not offered.
- (3) Message Rate Business Service obsolete - limited to existing customers.
- (4) One-party service only available.

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

Missouri Public
Service Commission

2.3.1 Southwestern Bell Service Areas, cont.

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A. Exchanges by Rate Group, cont.

Rate Group B			
Bonne Terre (1)(3)(4)	Festus - Crystal City (1)(2)(4)	Kirkville (2)(4)	Pond (1)(4)
Boonville (1)(2)(4)	Flat River (1)(2)(4)	Knob Noster (2)(4)	Poplar Bluff (1)(2)(4)
Camdenton (1)(2)(4)	Fredericktown (2)(4)	Lake Ozark-Osage Beach (1)(2)(4)	Richmond (2)(4)
Cape Girardeau (1)(2)(4)	Fulton (2)(4)	Manchester (1)(4)	St. Charles (1)(2)(4)
Carthage (2)(4)	Gravois Mills (1)(2)(4)	Marshall (2)(4)	St. Clair (3)(4)
Cedar Hill (1)(2)(4)	Greenwood (1)(3)(4)	Maxville (1)(4)	Ste. Genevieve (1)(2)(4)
Chesterfield (1)(4)	Hannibal (2)(4)	Mexico (2)(4)	St. Joseph (1)(4)
Chillicothe (2)(4)	Harvester (1)(4)	Monett (1)(3)(4)	Sedalia (2)(4)
DeSoto (1)(2)(4)	High Ridge (1)(4)	Moberly (1)(2)(4)	Sikeston (1)(2)(4)
Dexter (1)(2)(4)	Imperial (1)(2)(4)	Neosho (2)(4)	Union (1)(2)(4)
Eldon (1)(3)(4)	Jackson (1)(2)(4)	Nevada (1)(2)(4)	Valley Park (1)(4)
Eureka (1)(4)	Joplin (1)(2)(4)	Pacific (1)(2)(4)	Washington (3)(4)
Excelsior Springs (4)	Kennett (1)(2)(4)	Perryville (1)(2)(4)	Webb City (1)(2)(4)
Fenton (1)(4)			

- (1) Extended Area Service.
- (2) Message Rate Business Service obsolete – limited to existing customers.
- (3) Message Rate Service not offered.
- (4) One-party service only available.

Rate Group C
<u>Springfield Metropolitan Exchange</u>
<u>Principal Zone</u>
-Principal Zone Base Rate Area
<u>Metropolitan Calling Area – 1(MCA-1) Zones</u>
Fair Grove (2)
Nixa (1)(2)
Republic (1)(2)
Rogersville (2)
Stafford (2)
Willard (2)

- (1) Extended Area Service.
- (2) One-party service only available.

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

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2.3 Local Service Areas, cont.

REC'D JAN 27 2003

2.3.1 Southwestern Bell Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group D	
<u>Kansas City Metropolitan Exchange</u>	<u>St. Louis Metropolitan Exchange</u>
<u>Principal Zone (1)</u>	<u>Principal Zone (1)</u>
<u>Metropolitan Calling Area - 1 Zones</u>	<u>Metropolitan Calling Area- 1 Zones</u>
Gladstone (1)	Ferguson (1)
Independence (1)	Ladue (1)
Parkville (1)	Mehlville (1)
Raytown (1)	Overland (1)
South Kansas City (1)	Riverview (1)
	Sappington (1)
	Webster Groves (1)
<u>Metropolitan Calling Area - 2 Zones</u>	<u>Metropolitan Calling Area- 2 Zones</u>
Belton (1)	Bridgeton (1)
Blue Springs (1)	Creve Coeur (1)
East Independence (1)	Florissant (1)
Lee's Summit (1)	Kirkwood (1)
Liberty (1)	Oakville (1)
Nashua (1)	Spanish Lake (1)
Tiffany Springs (1) (A)	

(1) One-party service only available.

Navigator Telecommunications, LLC. will provide the following services in these exchanges:

Central Office Virtual PBX Services
DID Services
Digital Link Services
Digital Loop Services
Dedicated Access
Exchange Access Lines
General Exchange Vertical Services
Integrated Services (ISDN)
Private Line

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas

A. Exchanges by Rate Group

<u>Rate Group A-1</u>			
Bland	Foley	Leasburg	Protem
Bradleyville	Hawk Point	Louisburg	Rocheport
Cedar Creek	High Hill	Morrison	Safe
Chamois	Holstein	Mount Sterling	Sturgeon
Clark	Hurley	Niangua	Thomasville
Cross Timbers	Jamestown	Old Monroe	Truxton
Dora	Jenkins	Pittsburg	Vichy
Elkland	<i>Jonesburg</i>	Prairie Home	Washburn
Exeter	Koshkonong	Preston	Wasola
			Wooldridge

(N)

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas

A. Exchanges by Rate Group

Rate Group A-1			
Bland	Foley	Leasburg	Protem
Bradleyville	Hawk Point	Louisburg	Rocheport
Cedar Creek	High Hill	Morrison	Safe
Chamois	Holstein	Mount Sterling	<i>Sturgeon</i>
Clark	Hurley	Niangua	Thomasville
Cross Timbers	Jamestown	Old Monroe	Truxton
Dora	Jenkins	Pittsburg	Vichy
Elkland		Prairie Home	Washburn
Exeter	Koshkonong	Preston	Wasola
			Wooldridge

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas

A. Exchanges by Rate Group

<u>Rate Group A-1</u>			
Bland	Foley	Leasburg	Protem
Bradleyville	Hawk Point	Louisburg	Rochepoint
Cedar Creek	High Hill	Morrison	Safe
Chamois	Holstein	Mount Sterling	Thomasville
Clark	Hurley	Niangua	Truxton
Cross Timbers	Jamestown	Old Monroe	Vichy
Dora	Jenkins	Pittsburg	Washburn
Elkland	Jonesburg	Prairie Home	Wasola
Exeter	Koshkonong	Preston	Wooldridge

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group A-2				
Alton	Crane		Seymour	(D)
Belle	Fordland	Mano	Sparta	
<i>Blue Eye</i>	Gainesville	Mansfield	Summersville	(N)
Bourbon	Galena	Marthasville	Thayer	
Cabool	Hallsville	Moscow Mills	Theodosia	
Cape Fair	<i>Hermann</i>	<i>Mt. View</i>	Urbana	(N)
Caulfield	Hermitage	Reeds Spring	Wheatland	
Conway	Highlandville	Rockaway Beach	Winfield	

Rate Group A-3				
Ashland	Cassville	Kimberling City	Shell Knob	
Ava	Centralia	<i>Marshfield</i>	Willow Springs	(N)
	Cuba		Wright City	(D)
Branson West	Forsyth	St. James		
Buffalo				(D)

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group A-2			
Alton	Fordland	Mansfield	Summersville
Belle	Gainesville	Marthasville	Thayer
Bourbon	Galena	Moscow Mills	Theodosia
Cabool	Hallsville	Reeds Spring	Urbana
Cape Fair	Hermitage	Rockaway Beach	Wheatland
Caulfield	Highlandville	Seymour	Winfield
Conway	Jonesburg	Sparta	
Crane	Mano		

(D)

(N)

Rate Group A-3			
Ashland	Buffalo	Forsyth	St. James
Ava	Cassville	Hermann	Shell Knob
Blue Eye	Centralia	Kimberling City	Willow Springs
Branson West	Cuba	Mtn. View	Wright City

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group A-2			
Alton	Fordland	Mansfield	Sturgeon
Belle	Gainesville	Marthasville	Summersville
Bourbon	Galena	Moscow Mills	Thayer
Cabool	Hallsville	Reeds Spring	Theodosia
Cape Fair	Hermitage	Rockaway Beach	Urbana
Caulfield	Highlandville	Seymour	Wheatland
Conway	Mano	Sparta	Winfield
Crane			

Rate Group A-3			
Ashland	Buffalo	Forsyth	St. James
Ava	Cassville	Hermann	Shell Knob
Blue Eye	Centralia	Kimberling City	Willow Springs
Branson West	Cuba	Mtn. View	Wright City

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.2 CenturyTel of Missouri, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

<u>Rate Group A-4</u>
Ozark
Troy
Warrenton
West Plains

(D)

<u>Rate Group A-5</u>
Branson
Columbia

<u>Rate Group Metro</u>		
Augusta	Defiance	O'Fallon
Dardenne/Lake	Foristell	St. Peters
St. Louis	New Melle	Wentzville

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

Missouri Public
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2.3 Local Service Areas, cont.

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2.3.2 CenturyTel of Missouri, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group A-4
Marshfield
Ozark
Troy
Warrenton
West Plains

Rate Group A-5
Branson
Columbia

Rate Group Metro		
Augusta	Defiance	O'Fallon
Dardenne/Lake	Foristell	St. Peters
St. Louis	New Melle	Wentzville

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.3 Spectra Communications Group, LLC. Service Areas

A. Exchanges by Rate Group

Rate Group A-1			
Amazonia	Dadeville	Kingston	Santa Fe
Annapolis	Dalton	LaBelle	Schell City
Arcola	Easton	Laddonia	Shelbyville
Avenue City	<i>Ellsinore</i>	LaGrange	Sheldon
Avilla	Elmer	Lesterville	Stewartsville
Belgrade	Everton	Lewistown	Stoutsville
Bellevue	Ewing	Manes	Timber
Bolckow	Fillmore	Milo	Trimble
Boss	Fremont	Montauk Park	Turney
Braymer	Golden City	Monticello	Vanzant
Bronaugh-	Gorin	Nebo	Walker
Moundville	Grovespring	Oates	Wayland (includes
Brunswick (Triplett)	Helena	Osborn	customers in Base
Bunker	Hunnewell	Perry	Rate Area
Caledonia	Irondale	Raymondville	Alexandria)
Centerville	Jerico Springs	Revere	Weaubleau
Clarence	Keytesville	Rockville	West Quincy
Clarksdale	Kidder	Rosendale	Whitesville
Collins			<i>Winona</i>
Cosby			

(N)

(N)

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.3 Spectra Communications Group, LLC. Service Areas

A. Exchanges by Rate Group

<u>Rate Group A-1</u>			
Amazonia	Dadeville	Kingston	Santa Fe
Annapolis	Dalton	LaBelle	Schell City
Arcola	Easton	Laddonia	Shelbyville
Avenue City	(D)	LaGrange	Sheldon
Avilla	(D)	Lesterville	Stewartsville
Belgrade	Elmer	Lewistown	Stoutsville
Bellevue	(D)	(D)	Timber
(D)	Everton	Manes	Trimble
Bolekow	Ewing	Milo	Turney
Boss	Fillmore	Montauk Park	Vanzant
Braymer	Fremont	Monticello	Walker
Bronaugh-	Golden City	Nebo	Wayland (includes
Moundville	Gorin	(D)	customers in Base
Brunswick (Triplet)	(D)	Oates	Rate Area
Bunker	Grovespring	Osborn	Alexandria)
Caledonia	Helena	Perry	Weaubleau
Centerville	Hunnewell	Raymondville	West Quincy
Clarence	Irondale	Revere	Whitesville
Clarksdale	Jerico Springs	(D)	(D)
Collins	Keytesville	Rockville	
Cosby	Kidder	Rosendale	

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.3 Spectra Communications Group, LLC. Service Areas

A. Exchanges by Rate Group

Rate Group A-1			
Amazonia	Dadeville	Kingston	Santa Fe
Annapolis	Dalton	LaBelle	Schell City
Arcola	Easton	Laddonia	Shelbyville
Avenue City	Edgar Springs	LaGrange	Sheldon
Avilla	Ellsinore	Lesterville	Stewartsville
Belgrade	Elmer	Lewistown	Stoutsville
Bellevue	Eminence	Lowry City	Timber
Birch Tree	Everton	Manes	Trimble
Bolckow	Ewing	Milo	Turney
Boss	Fillmore	Montauk Park	Vanzant
Braymer	Fremont	Monticello	Walker
Bronaugh-	Golden City	Nebo	Wayland (includes
Moundville	Gorin	Norwood	customers in Base
Brunswick (Triplett)	Gower	Oates	Rate Area
Bunker	Grovespring	Osborn	Alexandria)
Caledonia	Helena	Perry	Weaubleau
Centerville	Hunnewell	Raymondville	West Quincy
Clarence	Irondale	Revere	Whitesville
Clarksdale	Jerico Springs	Roby	Winona
Collins	Keytesville	Rockville	
Cosby	Kidder	Rosendale	

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.3 Spectra Communications Group, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group A-2			
Birch Tree	Greenfield	Licking	Plattsburg
Canton	Hamilton	Lowry City	Roby
Concordia	Hartville	Maysville	Sarcoxic
Edgar Springs	Humansville	Monroe City	Shelbina
Eminence	Kahoka	Norwood	Van Buren
Gower	La Plata	Osceola	
	Lawson	Paris	

(D)
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Rate Group A-3			
Aurora	Houston	Mt. Vernon	Savannah
Cameron	Ironton	Mtn. Grove	
El Dorado Springs	Macon	Palmyra	

Rate Group A-4			
Potosi			

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.3 Spectra Communications Group, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

Rate Group A-2			
Birch Tree (M)	Hamilton	Licking	Paris
Canton	Hartville	Lowry City (M)	Plattsburg
Concordia	(D)	Maysville	Roby (M)
Edgar Springs (M)	Humansville	Monroe City	Sarcoxie
Ellsinore (M)	Kahoka	Norwood (M)	Shelbina
Eminence (M)	La Plata	Osceola	Van Buren
Gower (M)	Lawson	(D)	Winona (M)
Greenfield			

Rate Group A-3			
Aurora	Houston (M)	Mt. Vernon	(D)
Cameron	Ironton	Mtn. Grove	Savannah
El Dorado Springs	Macon	Palmyra (M)	

Rate Group A-4			
Potosi			

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.3 Local Service Areas, cont.

2.3.3 Spectra Communications Group, LLC. Service Areas, cont.

A. Exchanges by Rate Group, cont.

<u>Rate Group A-2</u>			
Canton	Houston	Licking	Paris
Concordia	Humansville	Maysville	Plattsburg
Greenfield	Kahoka	Monroe City	Sarcoxie
Hamilton	La Plata	Osceola	Shelbina
Hartville	Lawson	Palmyra	Van Buren

<u>Rate Group A-3</u>			
Aurora	Ironton	Mt. Vernon	Potosi
Cameron	Macon	Mtn. Grove	Savannah
El Dorado Springs			

SECTION 2 - DESCRIPTION OF SERVICE, CONT.
Missouri Public Service Commission

2.3 Local Service Areas, cont.

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2.3.4 Sprint Service Areas

A. Exchanges by Rate Group

Rate Group I			
Appleton City	Craig	Ionia	Otterville
Blackburn	Dearborn	King City	Pickering
Blairstown	Deepwater	Kingsville	St. Thomas
Brazito	Edgerton	Leeton	Smithton
Calhoun	Eugene	Lincoln	Strasburg
Camden Point	Fairfax	Malta Bend	Syracuse
Centertown	Green Ridge	Missouri City	Taos
Centerview	Hardin	Montrose	Urich
Chilhowee	Henrietta	New Bloomfield	Waverly
Clarksburg	Hopkins	Norborne	Wellington
Coal	Houstonia	Orrick	

Rate Group II			
Buckner	Lake Lotawana	Newburg	Tarkio
California	Lexington	Richland	Tipton
Cole Camp	Lone Jack	Russellville	Weston
Holden	Mound City	Sweet Springs	Windsor
Holt			

Rate Group III			
Butler	Kearney	Odessa	Salem
Clinton	Lebanon	Platte City	Warrensburg
Ferrelview	Maryville	Pleasant Hill	Warsaw
Ft. Leonard Wood	Oak Grove	St. Robert	Waynesville
Harrisonville			

Rate Group IV
Jefferson City
Rolla

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

Missouri Public
Service Commission

2.4 Directory Listings

For each Customer of Navigator Telecommunications, LLC.'s Exchange Access Service(s) the Company shall arrange for the listing of the Customer's main billing telephone number in the directory(ies) published by the dominant Local Exchange Carrier in the area at no additional charge. At a Customer's option, the Company will arrange for additional listings. See the appropriate rate sections of this tariff for the rates for additional directory listings.

2.5 Operator-Assisted Services

Operator-assisted services are provided to Business and Residential Customers on a pre-subscribed basis. Various billing arrangements are available with Navigator Telecommunications, LLC.'s operator-assisted service including Calling Card, Commercial Credit Card, Collect, Person-to-Person and Third Party. Charges apply as stated in the appropriate rate sections of this tariff, as well as per call operator charges.

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Navigator Telecommunications, LLC.

8525 Riverwood Park Drive, P.O. Box 13860, North Little Rock, AR 72118-0860

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Service Commission

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SECTION 2 - DESCRIPTION OF SERVICE, CONT. Missouri Public
Service Commission

2.5 Operator-Assisted Services, cont.

REC'D JAN 27 2003

2.5.1 Operator Dialed Surcharge

This surcharge applies to Operator Station and Person-to-Person rated calls when the Customer has the capability of dialing all the digits necessary to complete a call, but elects to dial only the appropriate operator code and requests the operator to dial the called station. The surcharge does not apply to:

- A. Calls where a Customer cannot otherwise dial the call due to defective equipment or trouble on the Navigator Telecommunications, LLC. network; and
- B. Calls in which a Company operator places a call for a calling party who is identified as being handicapped and unable to dial the call because of his/her handicap.

The Operator Dialed Surcharge applies in addition to any other applicable operator charges.

2.5.2 Busy Line Verify and Line Interrupt Service

Upon request of a calling party, the Company will verify a busy condition on a called line. The operator will determine whether the line is clear or in use and report its status to the calling party. The operator will interrupt the call on the called line only if the calling party indicates an emergency and requests interruption.

A charge will apply when:

- A. The operator verifies that the line is busy with a call in progress;
- B. The operator verifies that the line is available for incoming calls; or
- C. The operator verifies that the called number is busy with a call in progress and the Customer requests interruption. The operator will then interrupt the call, advising the called party of the name of the calling party. One charge will apply for both verification and interruption.

SECTION 2 - DESCRIPTION OF SERVICE, CONT. Missouri Public
Service Commission

2.5 Operator-Assisted Services, cont.

REC'D JAN 27 2003

2.5.2 Busy Line Verify and Line Interrupt Service, cont.

No charge will apply when:

- A. The calling party advises that the call is to or from an official public emergency agency; or
- B. Under conditions other than the three stated above.

Busy Verification and Interrupt service is furnished where and to the extent that facilities permit. The Customer shall indemnify and hold the Company harmless against all claims that may arise from either party to the interrupted call or any person.

2.6 Directory Assistance

Customers and users of the Company's business and residential calling services (excluding Toll Free services) may obtain directory assistance in determining telephone numbers within the state by calling the Directory Assistance operator. The fee assessed for Directory Assistance will comply with the rates shown in the appropriate rate sections of this tariff.

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Service Commission

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.6 Directory Assistance, cont.

Call allowances are now shown in Sections 3.2.1.3, 5.12, 7.12, and 9.19.

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Navigator Telecommunications, LLC.

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.6 Directory Assistance, cont.

Call allowances are as stated below:

- 2.6.1 Residence Customers using directory assistance will receive the following call allowances per month: 30 free calls per line per month for those customers in Southwestern Bell's service territory; 3 free calls per line per month for those customers in CenturyTel, Spectra, or Sprint's service territory. (T)
- 2.6.2 Business Customers using directory assistance will receive 10 free calls per line or PBX trunk line per month.
- 2.6.3 No free calls are allowed for calls made to National Directory Assistance.
- 2.6.4 Customers with Centrex main station lines will receive 10 free calls per equivalent number of PBX trunks. The number of equivalent PBX trunks is determined in accordance with the PBX Equivalency Table below:

Number of Main Station Lines	Equivalent PBX Trunks	Number of Main Station Lines	Equivalent PBX Trunks
1	1	87 - 98	15
2	2	99 - 111	16
3	3	112 - 125	17
4 - 6	4	126 - 139	18
7 - 10	5	140 - 155	19
11 - 15	6	156 - 171	20
16 - 21	7	172 - 189	21
22 - 28	8	190 - 207	22
29 - 36	9	208 - 225	23
37 - 45	10	226 - 243	24
46 - 54	11	244 - 262	25
55 - 64	12	263 - 281	26
65 - 75	13	282 - 300	27
76 - 86	14	*	

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SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.6 Directory Assistance, cont.

Call allowances are as stated below:

- 2.6.1 Residence Customers using directory assistance will receive 3 free calls per line per month.
- 2.6.2 Business Customers using directory assistance will receive 10 free calls per line or PBX trunk line per month.
- 2.6.3 No free calls are allowed for calls made to National Directory Assistance.
- 2.6.4 Customers with Centrex main station lines will receive 10 free calls per equivalent number of PBX trunks. The number of equivalent PBX trunks is determined in accordance with the PBX Equivalency Table below:

Number of Main Station Lines	Equivalent PBX Trunks	Number of Main Station Lines	Equivalent PBX Trunks
1	1	87 – 98	15
2	2	99 – 111	16
3	3	112 – 125	17
4 – 6	4	126 – 139	18
7 – 10	5	140 – 155	19
11 – 15	6	156 – 171	20
16 – 21	7	172 – 189	21
22 – 28	8	190 – 207	22
29 – 36	9	208 – 225	23
37 – 45	10	226 – 243	24
46 – 54	11	244 – 262	25
55 – 64	12	263 – 281	26
65 – 75	13	282 – 300	27
76 – 86	14	*	

*Each additional 18 main station lines or fraction thereof equal to one PBX trunk.

SECTION 2 - DESCRIPTION OF SERVICE, CONT.

2.6 Directory Assistance, cont.

A credit will be given for calls to Directory Assistance when:

- 2.6.1 The Customer experiences poor transmission or is cut-off during the call, (T)
- 2.6.2 The Customer is given an incorrect telephone number, or
- 2.6.3 The Customer inadvertently mis-dials an incorrect Directory Assistance NPA.

To receive a credit, the Customer must notify the Company operator or Business Office of the problem experienced.

Exemptions:

The single-line main telephone exchange line of a handicapped user, as defined by the Federal Register, Vol. 35 #126, which has been registered with the Company will be exempt from Directory Assistance charges.

2.7 Extended and Expanded Area Calling Services

Extended and Expanded Area Calling Service allows the Customer to make calls to specific NXX codes within designated exchanges outside the Customer's Local Calling area without paying intraLATA toll rates. Navigator Telecommunications, LLC. will mirror all existing extended and expanded calling areas in the exchanges of the ILECs where Navigator Telecommunications, LLC. offers services.

SECTION 2 - DESCRIPTION OF SERVICE, CONT. Missouri Public
Service Commission

2.6 Directory Assistance, cont.

REC'D JAN 27 2003

A credit will be given for calls to Directory Assistance when:

- 2.6.5 The Customer experiences poor transmission or is cut-off during the call,
- 2.6.6 The Customer is given an incorrect telephone number, or
- 2.6.7 The Customer inadvertently mis-dials an incorrect Directory Assistance NPA.

To receive a credit, the Customer must notify the Company operator or Business Office of the problem experienced.

Exemptions:

The single-line main telephone exchange line of a handicapped user, as defined by the Federal Register, Vol. 35 #126, which has been registered with the Company will be exempt from Directory Assistance charges.

2.7 Extended and Expanded Area Calling Services

Extended and Expanded Area Calling Service allows the Customer to make calls to specific NXX codes within designated exchanges outside the Customer's Local Calling area without paying intraLATA toll rates. Navigator Telecommunications, LLC. will mirror all existing extended and expanded calling areas in the exchanges of the ILECs where Navigator Telecommunications, LLC. offers services.

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