
LOCAL EXCHANGE SERVICES

TITLE PAGE

MISSOURI LOCAL EXCHANGE SERVICES TARIFF

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for local exchange telecommunications services provided by Matrix Telecom, Inc. d/b/a VarTec Telecom within the State of Missouri. This tariff is on file with the Missouri Public Service Commission, where copies may be inspected during normal business hours.

Missouri Public Service Commission
200 Madison Street
Jefferson City, Missouri 65102
(573) 751-3234

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

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LOCAL EXCHANGE SERVICES

WAIVER OF RULES AND REGULATIONS

Pursuant to the Commission's Order in Case No. TA-2001-363, the following Rules and Regulations have been waived for purposes of offering basic local exchange telecommunications services as set forth herein.

STATUTES

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

RULES

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

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TARIFF FORMAT

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

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

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

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

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LOCAL EXCHANGE SERVICES

APPLICATION OF TARIFF

This tariff applies to the furnishing of Local Exchange Services, as defined herein, by VT. Local Exchange Services are furnished for the use of Customers in placing and/or receiving local telephone calls within the Local Service Area. Services, features and functions will be provided where facilities, including but not limited to, billing capability, technical capability and the ability of VT to purchase service elements from appropriate tariffs for resale, are available.

The provision of Local Exchange Services is subject to existing regulations and terms and conditions specified in this tariff and VT's other current tariffs, and may be revised, added to or supplemented by superceding issues. Local Exchange Services described herein may be offered in conjunction with other telecommunications services described in and regulated by Missouri P.S.C. "Telecommunications Services Tariff" currently on file with the Commission.

VT reserves the right to offer its Customers a variety of competitive services as deemed appropriate by VT. VT was granted status as a competitively classified company pursuant to the Commission's Order in Case No. TA-2001-363.

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LOCAL EXCHANGE SERVICES

SECTION 1 – EXPLANATION OF TERMS

1.0 Definitions

1.1 Definitions of Terms

Account - A Customer record relating to service or equipment billed to a single telephone number. Service may be provided to one premises or may extend to another premises as long as it is part of the main telephone number.

Building - The term “same building” is to be interpreted to mean a structure under one roof, or two or more structures on the same premises which are connected by a covered passageway in which the wires or cables of the telephone company may be placed without exposure to outside electrical circuits or the weather. In no case can conduit be considered as a covered passageway. The term “same building” does not include those buildings connected by a covered public mall.

Calling Card - A billing convenience whereby the End User may bill the charges for a call to an approved telephone company issued calling card. The terms and conditions of the local telephone company will apply to payment arrangements.

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

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LOCAL EXCHANGE SERVICES

SECTION 1 – EXPLANATION OF TERMS, (CONT'D.)

1.0 Definitions (Continued)

1.1 Definitions of Terms (Continued)

Collect Call - Denotes a billing arrangement by which the charge for a message may be reversed provided the charge is accepted at the called service point. A collect call may be billed to a Calling Card or third number. If the called service point is identified as a Pay Telephone, the charges must be billed to a Calling Card or third number.

Commission - Missouri Public Service Commission.

Construction Charge - A separate initial charge made for construction of pole lines, circuits, facilities, etc., in excess of that contemplated under the rates quoted herein.

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

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

Demarcation Point - The point of demarcation and/or interconnection between a telecommunication provider's facilities and terminal equipment, protective apparatus or wiring at a subscriber's premises. Telephone company installed facilities at/or constituting the demarcation point shall consist of wire and/or a jack conforming to Sub-part F of Part 68 of the Federal Communications Commission's rules.

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LOCAL EXCHANGE SERVICES

SECTION 1 – EXPLANATION OF TERMS, (CONT'D.)

1.0 Definitions (Continued)

1.1 Definitions of Terms (Continued)

Directory Listing - The publication in the white pages telephone directory of information relative to the Customer’s assigned telephone number, by which telephone users are enabled to ascertain the telephone number of a desired individual or business.

Equipment Space - An area or areas, agreed upon by the parties, located on or within a structure that is specifically designated for the purpose of terminating regulated telephone services and housing facilities. The necessary security, lighting, commercial power and environmental controls are provided within this area.

Exchange - A telephone system which provides for service within a specified area known as the “Exchange Area.”

Installation Charge - An initial and non-recurring charge made under certain conditions covering the cost or portion of the cost of the work of connecting and furnishing telephone service.

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

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SECTION 1 – EXPLANATION OF TERMS, (CONT'D.)

1.0 Definitions (Continued)

1.1 Definitions of Terms (Continued)

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

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

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

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

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

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SECTION 1 – EXPLANATION OF TERMS, (CONT'D.)

1.0 Definitions (Continued)

1.1 Definitions of Terms (Continued)

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

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

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

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

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SECTION 1 – EXPLANATION OF TERMS, (CONT'D.)

1.0 Definitions (Continued)

1.2 Glossary of Acronyms and Trade Names

CPE - Customer Provided Equipment

CPN - Calling Party Name and/or Number

IXC - Interexchange Company

LATA - Local Access and Transport Area

LEC - Local Exchange Carrier

PBX - Private Branch Exchange

PIC - Primary Interexchange Carrier

PIN - Personal Identification Number

PSC - Missouri Public Service Commission

VT - VarTec Telecom, Inc.

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SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of VarTec Telecom, Inc.

2.1.1 General

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

The furnishing of Local Exchange Services consists of one-way or two-way communication to or from a Demarcation Point on the Customer's premises and another Demarcation Point within a Local Service Area. The Company adopts the exchange maps and legal descriptions filed with the Commission by Southwestern Bell Telephone Company.

VT installs, operates and maintains the communications services provided herein in accordance with the terms and conditions set forth under this tariff. VT may act as the Customer's Agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer, to allow connection of a Customer's location to the network. The Customer shall be responsible for all charges due for such a service arrangement.

VT is responsible under this tariff only for the services and facilities provided herein. Should Customers use such services and facilities to obtain access to services offered by other providers, VT assumes no responsibility for such other service.

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

Some services listed in this tariff (e.g., interexchange services) are offered in conjunction or association with services made available in VT's Missouri P.S.C. Telecommunications Services Tariff. For such services, the rules, regulations, terms and conditions detailed in VT's interexchange tariff also apply.

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LOCAL EXCHANGE SERVICES

SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.1 Undertaking of VarTec Telecom, Inc. (Continued)****2.1.2 Limitations**

- A. Services, features and functions will be provided where facilities include, but are not limited to, billing capability and technical capability and such capabilities are available to VT without unreasonable expense. VT reserves the right to negotiate special terms and conditions (e.g., special promotions) with a particular Customer provided an agreement is reached and signed with the Customer.
- B. VT reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.
- C. VT does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- D. All facilities provided under this tariff are directly controlled by VT and the Customer may not transfer or assign the use of service or facilities without the express written consent of Carrier. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- E. Prior written permission from Carrier is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

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LOCAL EXCHANGE SERVICES

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

2.2 Use of Service

Service provided under this tariff may be used for any lawful purpose for which the service is technically suited. The furnishing of service under this tariff is subject to availability on a continuing basis of all necessary facilities from the ILECs or other providers to VT. VT reserves the right to discontinue service, limit service, or to impose requirements on Customers as required to meet changing regulatory rules and standards of the Missouri Public Service Commission.

2.3 Carrier Liability

VT shall not be liable for any act or omission of any entity furnishing to VT or VT's Customers facilities or equipment used for or with the services VT offers or for the acts or omissions of other telecommunications companies or Local Exchange Carriers.

The entire liability of VT for any claim, loss, damage or expense from any cause whatsoever shall in no event exceed sums actually paid to VT by the Customer for the specific services giving rise to the claim. In no event will the Company be liable for any direct, indirect, consequential, incidental, exemplary, punitive or special damages, or for any lost income or profits, even if advised of the possibility of the same.

With respect to any claim or suit, by a Customer or by others, for damages associated with the ordering (including the reservation of any specific number for use with a service), installation (including delays thereof), provision, termination, maintenance, repair, interruption or restoration of any service or facilities offered under this tariff, and subject to the provisions of this tariff, VT's liability, if any, shall be limited as provided herein.

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LOCAL EXCHANGE SERVICES

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

2.3 Carrier Liability (Continued)

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

- B. VT shall not be liable for claim or loss, expense, or damage (including indirect, special, or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility, or transmission provided under this tariff, if caused by any person or entity other than Carrier, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond Carrier's direct control.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.3 Carrier Liability (Continued)**

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

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LOCAL EXCHANGE SERVICES

SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.3 Carrier Liability (Continued)**

VT shall not be liable for any act or omission of any other company or companies furnishing a portion of the service, or for damages associated with service, channels or equipment which it does not furnish, or for damages which result from the operation of Customer-provided systems, equipment, facilities or services which are interconnected with VT services.

In conjunction with a non-published telephone number, VT will not be liable for failure or refusal to complete any call to such telephone when the call is not placed by the number. VT will try to prevent the disclosure of the number of such telephone but will not be liable should such number be divulged.

When a Customer with a non-published telephone number places a call to the Emergency 911 Service, VT will release the name and address of the calling party, where such information can be determined to the appropriate local governmental authority responsible for the Emergency 911 Service upon request of such governmental authority. By subscribing to service under this tariff, Customer acknowledges and agrees with the release of information as described herein.

VT makes no warranties or representations, express or implied, including warranties of merchantability or fitness for a peculiar use, except those expressly set forth herein.

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LOCAL EXCHANGE SERVICES

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

2.3 Carrier Liability (Continued)

With respect to Emergency 911 Service, the following applies:

1. This service is offered as an aid in handling assistance calls in connection with fire, police and other emergencies. VT is not responsible for any losses, claims, demands, suits or any liability whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party or person for any personal injury to or death of any person or persons, and for any loss, damage or destruction of property, whether owned by the Customer or others, caused or claimed to have been caused by mistakes, omissions, interruptions, delays, errors or other defects in the provision of this service or installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of any equipment and facilities furnishing this service.
2. Neither is VT responsible for any infringement or invasion of the right of privacy of any person or persons, caused or claimed to have been caused, directly or indirectly, by the installation, operation, failure to operate, maintenance, occasion by the use of Emergency 911 service features and the equipment associated therewith, or by any services furnished by VT, including but not limited to, the identification of the telephone number, address or name associated with the telephone number used by the party or parties accessing Emergency 911 service, and which arise out of the negligence or other wrongful act of VT, the Customer, its Customers, agencies or municipalities, or the employees or agents of any one of these.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.4 Notification of Service**

VT will provide the Customer reasonable notification, including the planned date, time and duration, of activities affecting service that may occur in normal operation of its business. Such activities may include but are not limited to, equipment or facilities additions, removals or rearrangements and routing and preventive maintenance. Generally, such activities are not specific to an individual Customer but affect many Customers' services. VT will work cooperatively with the Customer to determine the reasonable notification requirements. With some emergency or unplanned conditions affecting service, such as outage resulting from cable damage, notification to the Customer may not be possible.

2.5 Provision of Equipment and Facilities

VT shall use reasonable efforts to make services available to a Customer on or before a particular date, subject to the provisions of and compliance by the Customer with the regulations contained in this tariff. VT does not guarantee availability, except as stated or expressly provided for in this tariff.

VT shall use reasonable efforts to maintain facilities that it furnishes to the Customer. The Customer, or anyone designated by the Customer (except the ILEC) may not rearrange, disconnect, remove, attempt to repair or otherwise interfere with any of the facilities installed by VT, except upon written consent of VT.

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LOCAL EXCHANGE SERVICES

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

2.5 Provision of Equipment and Facilities (Continued)

VT shall not be responsible for the installation, operation, or maintenance of any Customer-provided communications equipment. Where such equipment is connected to the facilities furnished pursuant to this tariff, the responsibility of VT shall be limited to the furnishing of facilities offered under this tariff and to the maintenance and operation of such facilities. Beyond this responsibility, VT shall not be responsible for:

- a. the transmission of signals by Customer-provided equipment or for the quality of or defects in such transmission;
- b. the reception of signals by Customer-provided equipment; or
- c. network control signaling where such signaling is performed by Customer-provided network control signaling equipment.

VT may substitute, change or rearrange any equipment or facility at any time and from time to time but shall not thereby degrade the technical parameters of the service provided to the Customer.

Equipment VT provides or installs at the Customer premises for use in connection with services VT offers, shall not be used for any purpose other than that for which VT provides, installs or has installed on its behalf.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.6 Non-Routine Installation**

At the Customer's request, installation and/or maintenance may be performed outside VT's regular business hours or in hazardous locations. In such cases, charges based on the cost of the actual labor, material, or other costs incurred by or charged to VT will apply. If installation is started during regular business hours into time periods, including but not limited to, weekends, holidays, and/or night hours, additional charges may apply.

2.7 Ownership of Facilities

Title to all facilities provided in accordance with this tariff remains with VT, its agents or contractors or the ILEC.

2.8 Prohibited Uses

The services VT offers shall not be used for any unlawful purposes or for any use which the Customer has not obtained all required governmental approvals, authorizations, licenses, consents and permits. Services may not be used for any purpose for which any payment or other compensation is received by the Customer except when the Customer is a duly authorized regulated telecommunications companies.

VT may require a Customer to discontinue its transmission of signals if said transmission is causing interference to others.

VT may discontinue service if a Customer fails to comply with any of the rules herein. The Customer's service will only be suspended or discontinued as allowed under Commission Rules.

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

2.9 Obligations of the Customer

2.9.1 General

Customers assume general responsibilities in connection with the provisions and use of the Company's service. When facilities, equipment and/or communications systems provided by others are connected to the Company's facilities, the Customer assumes additional responsibilities. The Customer shall be responsible for the following:

- A. Placing orders for service. When placing an order for service, Customer must provide the following information:
 - 1. the name(s) and address(es) of the person(s) responsible for the payment of service charges; and
 - 2. The name(s), telephone number(s), and address(es) of the Customer contact person(s).
- B. the payment of all applicable charges pursuant to this tariff.
- C. reimbursing the Company for damages to, or loss of, the Company's facilities or equipment caused by the acts or omissions of the Customer; or the noncompliance by the Customer, with these regulations; or by fire or other casualty on the Customer's premises, unless caused by the negligence or willful misconduct of the employees or agents of the Company. The Company will, upon reimbursement for damages, cooperate with the Customer in prosecuting a claim against the person causing such damage and the Customer shall be subrogated to the Company's right of recovery of damages to the extent of such payment.

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2.9 Obligations of the Customer (Continued)

2.9.1 General (Continued)

- D. providing at no charge, as specified from time to time by the Company, any needed personnel, equipment, space and power to operate Company facilities and equipment installed on the premises of the Customer, and the level of heating and air conditioning necessary to maintain the operating environment on such premises;
- E. obtaining, maintaining, and otherwise having full responsibility for all rights-of-way and conduit necessary for installation of fiber optic cable and associated equipment used to provide local exchange service to the Customer from the cable building entrance or property line to the location of the equipment space described in 2.9.1 .D. Any costs associated with obtaining and maintaining the rights-of-way described herein, including the costs of altering the structure to permit installation of the Company-provided facilities, shall be borne entirely by, or may be charged by the Company to, the Customer. The Company may require the Customer to demonstrate its compliance with this section prior to accepting an order for service;
- F. providing a safe place to work and complying with all laws and regulations regarding the working conditions on the premises at which Company employees and agents shall be installing or maintaining the Company's facilities and equipment. The Customer may be required to install and maintain Company facilities and equipment within a hazardous area if, in the Company's opinion, injury or damage to the Company's employees or property might result from installation or maintenance by the Company. The Customer shall be responsible for identifying, monitoring, removing and disposing of any hazardous material (e.g., friable asbestos) prior to any construction or installation work;

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2.9 Obligations of the Customer (Continued)

2.9.1 General (Continued)

- G. complying with all laws and regulations applicable to, and obtaining all consents, approvals, licenses and permits as may be required with respect to, the location of Company facilities and equipment in any Customer premises or the rights-of-way for which Customer is responsible under section 2.9.1.D above; and granting or obtaining permission for Company agents or employees to enter the premises of the Customer at any time for the purpose of installing, inspecting, maintaining, repairing, or upon termination of service as stated herein, removing the facilities or equipment of the Company;
- H. not creating or allowing to be placed or maintained any liens or other encumbrances on the Company's equipment or facilities; and
- I. making Company facilities and equipment available periodically for maintenance purposes at a time agreeable to both the Company and the Customer. No allowance for interruptions in service will be made for the period during which service is interrupted for such purposes.

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

2.9 Obligations of the Customer (Continued)

2.9.2 Inspections

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 herein for the installation, operation, and maintenance of any customer-provided facilities and equipment to any Company-owned facilities and equipment. No credit will be allowed for any interruptions occurring during such inspections.

If the protective requirements for Customer-provided equipment are not being complied with, the Company may take such action as it deems necessary to protect its facilities, equipment and personnel. The Company will notify the Customer promptly if there is any need for further corrective action. Within ten days of receiving this notice the Customer must take this corrective action and notify the Company of the action taken. If the Customer fails to do this, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities, equipment and personnel from harm. The Company will, upon request 24 hours in advance, provide the Customer with a statement of technical parameters that the Customer's equipment must meet.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.10 Payment for Service and Service Dispute Resolution****2.10.1 Payment for Service**

All charges due by the Customer are payable directly to VT or to any agency duly authorized to receive such payments. The billing agency may be a credit card company, independent agent or other billing service. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Commission. If an entity other than VT imposes charges on VT, in addition to its own internal costs, and in connection with a service for which a VT charge is specified, those charges may be passed on to the Customer. Any objections to billed charges must be promptly reported to VT.

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

2.10.2 Customer Liability

The Customer is responsible for the payment of all charges for service furnished to the Customer. Whether or not authorized by the Customer, this includes payment for services: (1) originated at the Customer's number(s), (2) accepted at the Customer's number(s) (e.g., Collect Calls), (3) billed to the Customer's number via Third Number Billing if the Customer is found to be responsible for such call or service, the use of a Calling Card, or the use of a Carrier-assigned Special Billing Number, and (4) incurred at the specific request of the Customer.

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

2.10 Payment for Service and Service Dispute Resolution (Continued)

2.10.3 Service Dispute Resolution

Any objection to billed charges should be reported to VT within thirty (30) days from the day the bill is issued. Questions regarding the Carrier's services or charges assessed to a customer's bill may be directed to the Carrier's Customer Service Department toll-free at (800) 708-7395. Adjustments to Customer's bills shall be made when circumstances exist which reasonably indicate that such changes are appropriate. Customers have the right to appeal service disputes to the Commission at the following address and phone number:

Missouri Public Service Commission
200 Madison Street
Jefferson City, Missouri 65102
(800) 392-4211

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.10 Payment for Service and Service Dispute Resolution (Continued)****2.10.4 Billing and Payment Procedures**

The Company issues residential bills on a monthly basis on or about the same day each month. The Company 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.

Payment will be due to the Company pursuant to applicable Commission regulations. The Company allows residential customers at least 21 days to pay bill charges.

Monthly rates for any service provided under this Tariff will apply for each month, or partial month, per account. When a Customer cancels service or when service is discontinued by the Company during a billing cycle, new charges will not be assessed for billing periods subsequent to the discontinuance of service.

The Company sets forth the following on residential bills:

1. the number of access lines for which charges are stated
2. the beginning or ending dates of the billing period
3. the date the bill becomes delinquent if not paid on time
4. the unpaid balance, if any
5. the amount for basic service and an itemization of the amount due for toll service, if applicable, including the date and duration of each toll call
6. an itemization of the amount due for taxes, franchise fees, Relay Missouri surcharge, 911 surcharges (if applicable) and other surcharges as may be necessary and appropriate
7. the total amount due
8. if applicable, the amount of a deposit and interest accrued on a deposit which has been credited to the charges stated
9. a telephone number where inquiries may be made
10. if a deposit is held by the company

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.10 Payment for Service and Service Dispute Resolution (Continued)****2.10.4 Billing and Payment Procedures (Continued)**

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

If notice of dispute as to charges is not received in writing, in person or via telephone message by the Company within 30 days after billing is received by the Customer, the invoice shall be considered correct and binding on the Customer, unless extraordinary circumstances are demonstrated. The date of the dispute shall be the date the Company receives sufficient documentation to enable it to investigate the dispute. Any disputed charges that cannot be resolved between the Customer and the Company may be appealed to the Commission.

2.10.5 Late Payment Fee

If any portion of a Customer's payment is not received by the Company two business days prior to the next billing cycle or if any portion of the payment is received by the Company in funds which are not immediately available upon presentment, a late payment charge shall be due to the Company. The late payment charge shall be the portion of the payment not received two business days prior to the next billing cycle, multiplied by 1.5%. For unpaid balances of \$10.00 or more, a minimum late payment charge of \$5.00 shall apply.

Late payment fees do not apply to the disputed portion of unpaid balances, if resolved in favor of the Customer. Any disputed portion of unpaid balances, if resolved in favor of the Company, may be subject to the late payment fee as of the original due date noted on the Customer's bill. Undisputed amounts of the same bill may be subject to the late payment fee if they remain unpaid by the due date noted on the Customer's bill.

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2.10 Payment for Service and Service Dispute Resolution (Continued)

2.10.6 Alternative Payment Processing

VT allows Customers to make payment for services rendered through alternative payment processing options, including but not limited to, credit card payments and automated clearing house (“ACH”) transactions. Customers may make payment using alternative payment processing through VT’s Customer Care Center, the Company’s internet website or other methods approved by VT. When a payment for service is made by an alternative payment processing option, processing fees as described in Section 4.9 of this Tariff may apply. The acceptance of alternative payment processing options for the satisfaction of the Customer’s debts to Carrier shall not constitute a waiver by Carrier of its right to payment by legal tender.

2.10.7 Multi-brand and Affiliate Credit and Collections Practices

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

VarTec reserves the right to apply credit balances from one VarTec affiliate or brand to another to satisfy outstanding account balances for billed regulated telecommunications services.

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2.11 Discontinuance of Service

The Company may discontinue service or cancel an application for service, pursuant to Commission rules, without incurring any liability for any of the following reasons:

- 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. failure to substantially comply with terms of a settlement
- D. refusal after reasonable notice to permit inspection, maintenance or replacement of telephone utility equipment
- E. material misrepresentation of identity in obtaining telephone utility service
- F. as approved by federal or state law, rules and regulations

Residential service may not be discontinued by the Company for failure to pay charges not subject to the Commission’s jurisdiction unless specifically authorized in the Company’s tariffs approved by the Commission.

Residential service may be discontinued during normal business hours on or after the date specified in the notice of discontinuance. Service shall not be discontinued on a day when the offices of the Company are not available to facilitate reconnection of service or on a day immediately preceding such day.

Residential customers shall have a minimum of 21 days from the rendition of a bill to pay the charges stated.

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Residential service shall not be discontinued unless written notice by first-class mail is sent or delivered to the customer at least 10 days prior to the date of the proposed discontinuance.

At least 24 hours preceding a discontinuance, the Company shall make reasonable efforts to contact the customer to advise them of the proposed discontinuance and what steps must be taken to avoid it.

The Company Notices of Discontinuance shall contain the following information:

- a. the name and address and the telephone number of the customer
- b. a statement of the reason for the proposed discontinuance and the cost to the customer 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
- 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
- h. a statement of the exception for medical emergency

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2.11 Discontinuance of Service (Continued)

2.11.1 Residential Medical Emergency

The Company will postpone a discontinuance for a time not in excess of 21 days if the telephone is necessary to obtain emergency medical assistance for a person who is a member of the household where the service is provided and where such a person is under the care of a physician. Any person who alleges such an emergency shall, if requested, provide the Company with reasonable evidence of such necessity.

2.11.2 Settlement Agreement for Residential Customers

When a residential customer is unable to pay a charge in full when due, the Company shall permit the customer to enter into an initial settlement agreement under which the charge may be paid as mutually agreed to by both the Company and the customer.

Matters treated by a settlement agreement shall not constitute a basis for discontinuance as long as the terms of the settlement agreement are carried out.

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2.11 Discontinuance of Service (Continued)

2.11.3 Restoration of Service

If service is disconnected for nonpayment, service will be re-established only upon receipt of payment of all charges due, which include charges for service and facilities during the period of disconnection and which may include a service restoration fee. If the Customer has a history of payments returned for insufficient funds, the Company may require payment by cash, money order, personal check or certified check. If payment is made by personal check, restoration will be effected upon clearance of the check. When a Customer's service has been disconnected in accordance with this Tariff and the service has been terminated through the completion of the Company's service order, service will be re-established only upon a basis of an application for new service.

During the period of disconnection, Customer's telephone number will not be reassigned. Once service has been terminated, the telephone number may be assigned to another Customer.

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2.12 Cancellation of Application for Service

When a Customer cancels an application for service prior to the start of service or prior to any special construction, no charges will be imposed except for these specified herein.

Where, prior to cancellation by the Customer, VT incurs any expenses in installing the service that it otherwise would not have incurred, a charge equal to the costs VT incurred, less net salvage, shall apply but in no case shall this charge exceed the sum of the charge for the minimum period of services ordered, including installation charges, and all charges others levy against VT that would have been chargeable to the Customer had service begun.

Where VT incurs an expense in connection with special construction, or where special arrangements of facilities or equipment have begun, before VT receives a cancellation notice, a charge equal to the costs incurred, less net salvage, applies.

The charges described above will be calculated and applied on a case-by-case basis.

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2.13 Cancellation of Service

If a Customer cancels a service order or terminates services before the completion of the term for any reason whatsoever, the Customer agrees to pay VT the following:

- (g) all nonrecurring charges reasonably expended by VT to establish service to the Customer.
- (h) any disconnection, early cancellation, or termination charges reasonably incurred and paid to third parties by VT.
- (i) all recurring charges associated with the service being utilized for the balance of applicable term.
- (j) any other charges set forth in this tariff or in the service order for such early cancellation or termination.

The above sums shall become due as of the effective date of the cancellation or termination and be payable within the period, as set forth in this tariff.

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When the use of service or facilities furnished by VT is interrupted due to any cause other than the negligence or willful act of the Customer, or the operation or failure of the facilities or equipment provided by the Customer, a pro rata adjustment of the monthly charges subject to interruption will be allowed for the service and facilities rendered useless and inoperative by reason of the interruption whenever said interruption continues for a period of twenty-four (24) hours or more from the time the interruption is reported to or known to exist by VT, except as otherwise specified in VT's tariffs.

It shall be the obligation of the Customer to notify VT immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission of the Customer within his or her control, or is not in wiring or equipment, if any, furnished by Customer and connected to VT's terminal. If the Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, it is considered to be impaired, but not interrupted.

2.14.1 Credit Allowances

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

Credit allowances for failure of service or equipment starts when Customer notifies VT of the failure or when VT becomes aware of the failure and ceases when the operation has been restored and an attempt has been made to notify Customer.

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For calculating credit allowances, every month is considered to have thirty (30) days. A credit allowance is applied on a pro rata basis against the monthly charges specified hereunder and is dependent upon the length of the interruption. Only those facilities on the interrupted portion of the circuit will receive a credit. Credit allowances for services outages that exceed 24 hours in duration will be rounded up to the next whole twenty-four (24) hours.

2.14.3 Limitations on Allowances

No credit will be made for interruptions due to the negligence of, or noncompliance with, the provisions of this tariff by, the Customer or for interruptions due to the negligence of any person using VT's facilities with the Customer's permission. No credit will be given by VT for interruptions due to the failure or malfunction of non-VT equipment or interruptions of service during any period in which VT is not given full and free access to its facilities and equipment for the purpose of investigating and correcting interruptions. No credit will be given to the Customer for interruptions of service during a period in which the Customer continues to use the service on an impaired basis, interruptions of service during any period when the Customer has released service to VT for maintenance purposes or for implementation of a Customer order for a change in service arrangements, or interruption of service due to circumstances or causes beyond the control of VT.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.15 Customer Deposits**

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

2.16 Advanced Payments

VT may require a Customer or applicant to make an advance payment as a condition of continued or new service. VT reserves the right to require from an applicant advance payments of recurring and non-recurring charges, estimated usage charges and other charges and guarantees in such amount as may be deemed necessary by VT for safeguarding its interests. In addition, where special construction is involved, advance payment of the construction charges quoted may be required at the time of application. The advance payment will be applied to any indebtedness for the service and facilities for which the advance payment is made.

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2.17 Notices

2.17.1 Notice to the Customer

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

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

2.17.2 Notices from the Customer

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

2.18 Returned Check Charge

When a payment for service is made by check, draft, or similar negotiable instrument, a returned check charge of \$20.00 will be made by Carrier for each such item returned unpaid by a bank to Carrier for any reason. The acceptance of checks, drafts, or other negotiable instruments for the satisfaction of the Customer's debts to Carrier shall not constitute a waiver by Carrier of its right to payment by legal tender.

2.19 Extra Copies of Bill

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

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.20 Fraud**

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

2.21 Telephone Calls with Intent to Annoy

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

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

2.22 Intentional Abuse of Service

VT has the right to refuse telephone service to any premises and at any time to discontinue telephone service, if it finds it necessary to do so to protect itself against intentional abuse. Intentional abuse of service includes, without limiting the generality of the foregoing, the use of service or facilities of Carrier to transmit a message or to locate a person or otherwise to give or obtain information, without payment of a message toll charge or an exchange service charge.

Another form of such abuse is an intentional uninterrupted connection of one exchange station to another station, excluding those connections charged on an elapsed time basis, which permits the use of the facilities in a manner similar to private line service. It also includes intentional receiver off-hook conditions.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.23 Installation and Termination**

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

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

2.24 Ownership of Equipment

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

2.25 Taxes and Fees Chargeable to Customers

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

2.25.1 Adjustments for Municipality Payments

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

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

2.25 Taxes and Fees Chargeable to Customers (Continued)

2.25.2 Adjustments for County or Other Local Taxing Authority Payments

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

2.25.3 Gross Receipts Tax

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

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

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

2.25 Taxes and Fees Chargeable to Customers (Continued)

2.25.4 Missouri Universal Service Fund

- A. The Company will place, on each retail end-user customer's bill, a surcharge equal to the Missouri Universal Service Fund percentage assessment ordered by the Missouri Public Service Commission.
- B. The surcharge will appear as a separate line item detailed as "Missouri Universal Service Fund."
- C. The surcharge percentage will be applied to the total of each customer's charges for intrastate regulated telecommunications services that meet the definition of net jurisdictional revenues at 4 CSR 240-31.010(12).

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

2.26 Customer Rights and Responsibilities Statement

Pursuant to the rules of the Commission, the Company will provide a statement containing all of the following provisions to customers 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.

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

2.26 Customer Rights and Responsibilities Statement (Continued)

Your Telephone Bill

You will receive a telephone bill from the Company each month. The Company provides basic local and/or long distance telephone service. The Company does not require a deposit, however, all services are paid for in advance. Payment in full is due within 21 days of the date of the bill. If we do not receive your payment within 21 days, your service is subject to suspension or disconnection. When paying by mail, be sure to allow sufficient time for you payment to reach us by the due date.

Payment Arrangements

Payment must be sent to the Company. Payment for service may be made by credit card or check. If you are temporarily having difficulty paying your telephone bill, please call the Company immediately at 1-800-708-7395. By doing this, you may avoid having your phone service suspended or disconnected.

Disconnection or Suspension of Telephone Service

Your telephone service is subject to disconnection or suspension for any of the reasons stated 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. Your service will not be suspended or discontinued until the Company has notified you in writing at least 10 days in advance of the suspension or discontinuance. Additionally, the Company will make reasonable efforts to contact you at least 24 hours in advance prior to suspending or disconnecting your telephone service. Service may be disconnected for the following reasons:

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2.26 Customer Rights and Responsibilities Statement (Continued)

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

Reconnection of Service

After local telephone service has been suspended or disconnected, the company will restore your service when the reason for the suspension or disconnection has been remedied. Before restoring your service, the following will be required:

- 1) Payment for all undisputed amounts must be received by the Company or its authorized Agent.
- 2) Installation charges must be paid again if your service has been disconnected. Installation charges will not be charged if your service has been suspended.

Procedures for Handling Inquiries and Complaints

Telephone inquiries may be directed to the Company at 1-800-708-7395. Written inquiries may be directed to the Company at:

Customer Research
1600 Viceroy Drive
Dallas, Texas 75235

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

2.26 Customer Rights and Responsibilities Statement (Continued)

Filing a Complaint with the Missouri Public Service Commission

If the company cannot resolve your complaint, you may call the Missouri Public Service Commission, located at 200 Madison Street, Room 530, Jefferson City, Missouri 65101, toll free at (800) 392-4211 to file an informal complaint.

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

Also, the Missouri Office of Public Counsel, representing the public before the Public Service Commission, has an office at 301 West High Street, 2nd Floor, Jefferson City, Missouri 65101. The Public Counsel's telephone number is (573) 751-4857.

2.27 Special Construction

If the provision of service to a Customer would require the construction of additional facilities, replacement facilities or special facilities designed to meet the Customer's particular needs, the Company, at its option, may seek to obtain the facilities from another carrier, or may construct the facilities. The Customer may be required to pay all of the Company's fees and expenses associated with obtaining or constructing the facilities, including but not limited to, any unusual maintenance costs or removal costs. Construction charges may be required, at the Company's option, prior to commencing work or when billing is rendered. The Customer may be required to enter into a written agreement to pay the construction charges if they are not paid prior to initiation of service.

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)**2.27 Special Construction (Continued)**

Any facilities constructed by the Company by the use of construction charges, however financed, shall be and remain the property of the Company, unless otherwise agreed to by the Company pursuant to a written agreement. The Customer does not obtain any rights of ownership in facilities provided by the Company.

The charges and regulations applicable to special construction apply in connection with all classes of service, facilities or equipment furnished by the Company and are in addition to the installation charges, service connection and move charges and monthly service charges otherwise applicable to the provision of service to the Customer pursuant to other sections of this tariff.

Special Construction is that undertaken:

- (1) Where facilities are not presently available, and when there is no other requirement for the facilities so constructed.
- (2) Of a type other than that which the Company would normally utilize in the furnishing of its services.
- (3) Over a route other than that which the Company would normally utilize in the furnishing of its services.
- (4) In a quantity greater than that which the Company would normally construct.
- (5) On an expedited bases.
- (6) On a temporary basis until permanent facilities are available.
- (7) In advance of Company's normal construction.

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 LOCAL EXCHANGE SERVICES

SECTION 3 - SERVICE DESCRIPTIONS

3.1 General

VarTec's Local Exchange Service provides Customers with unlimited calling to points within their designated local calling area. VarTec concurs with the exchange areas and exchange maps filed by the incumbent Local Exchange Carriers currently on file with the Commission. VarTec's service area is limited to the exchanges listed in Section 3.1.1 following.

VT also provides optional services to allow Customers to efficiently manage the call flow generated over their telephone line(s). These services are subject to availability of facilities and compatibility with Customer type of access line and premises equipment. Optional services are only available to Customers of VT's basic local services and are not available on Centrex and PBX trunks. When multiple services are activated on the same line, certain services may take precedence over others.

3.1.1 Service Areas and Zones

Local exchange telecommunications services provided by VT shall be limited to Customers within the following exchanges as defined by the exchange maps filed by the incumbent Local Exchange Carriers and currently on file with the Commission.

A Zone A

Gladstone	Independence	Parkville
Raytown	South Kansas City	Belton
Blue Springs	East Independence	Lee's Summit
Liberty	Nashua	Farley
Ferguson	Ladue	Mehlville
Overland	Riverview	Sappington
Webster Groves	Bridgeton	Creve Coeur
Florissant	Kirkwood	Tiffany Springs
Oakville	Spanish Lake	Grain Valley
CREVECOEUR (STLSMO27DS0, STLSMO07DSA)		
Greenwood	Hazelwood	
Manchester (NPA-636, NXX-891)		

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.1 General

3.1.1 Service Areas and Zones (Continued)

B. Zone B

		Camdenton
Cape Girardeau	Carthage	Cedar Hill
Chesterfield	Chillicothe	DeSoto
Dexter	Eldon	
Excelsior Springs	Farmington	Fenton
Festus-Crystal City	Flat River	
Fulton	Gravois Mills	House Spring
Hannibal	Harvester	High Ridge
Imperial	Jackson	Joplin(JPLNMOADO)
Kennett	Kirksville	Knob Noster
Lake Ozark-Osage Beach	Manchester	Marshall
Maxville	Mexico	Monette
Moberly	Neosho	Nevada
Pacific	Perryville	Pond
Poplar Bluff	Richmond	St. Charles
St. Clair	St. Joseph	Union
Sedalia	Sikeston	Webb City
Valley Park	Washington	

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3.1 General

3.1.1 Service Areas and Zones (Continued)

C. Zone C

Adrian	Advance	Agency
Altenberg Frohna	Antonia	Archie
Argyle	Armstrong	Ashgrove
Beufort	Bell City	Benton
Billings	Bismark	Bloomfield
Bloomsdale	Bowling Green	Brookfield
Bonne Terre	Boonville	Eureka
Knob Noster	Pond	Fredericktown
Ste. Genevieve Fairgrove		Richmond
Crevecoeur (NPA-312, NXX-529)		Kaskaskia

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3.1 General

3.1.1 Service Areas and Zones (Continued)

D Zone D

Fair Grove
Nixa
Republic
Rogersville
Springfield
Stafford
Joplin (NPA-417, NXX-571 & 572)

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service**

Basic Residential Local Service allows residential Customers to place local calls according to the rates as set forth herein. The standard features of Basic Residential Local Service include an assigned telephone number, dial tone, Dual Tone Multi-Frequency (DTMF – i.e., Touch Tone) and rotary signaling, access to long distance services and unlimited local calling within the standard local calling area.

Customers of Basic Residential Local Service have the ability to utilize 911/E911 emergency services, 711, 611 and 411 services (where available), operator services and long distance services. Three (3) calls per month are allowed and included per line for Directory Assistance inquiries within the local calling area. In addition, the Customer will have a listing in the applicable 911/E911 database, white pages telephone directory and the Directory Assistance database. Information obtained from the Customer is required but may have a designation for non-publication.

Increments for provision of non-optional Extended Area Service will be added when applicable.

Rates and charges associated with Basic Residential Local Service are set forth in Section 4.2 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.1 One Choice[®] Additional Line Service**

One Choice[®] Additional Line Service provides the same features and benefits of Basic Residential Service as described in Section 3.2, including unlimited local calling and the ability to utilize 911 emergency services. One Choice[®] Additional Line Service is only available to Customers who also subscribe to one of VT's One Choice[®] Bundled Packages in Sections 3.2.2, 3.2.3 and 3.2.4, and this service may not be available in all areas. One Choice[®] Additional Line Service must be installed at the same service address as the Customer's primary line subscribed to one of the One Choice[®] Classic Bundled Packages. Any additional benefits of the Customer's selected One Choice[®] Classic Bundled Package, such as included long distance minutes or Call Management features, do not apply to One Choice[®] Additional Line Service. Optional Call Management features as described in Sections 3.4 and 4.4 are available to subscribers of One Choice[®] Additional Line Service and will be billed at the rates defined therein in addition to all charges associated with the Customer's One Choice[®] Additional Line Service.

In order to subscribe to One Choice[®] Additional Line Service, Customers must select VT as the primary service provider for interexchange services for the One Choice[®] Additional Line. Furthermore, Customers must select one of the following two long distance plans: FiveLine[®] Service as described in Section 3.5 of the Company's Missouri P.S.C. Telecommunications Services Tariff or One Choice Long Distance Service (a.k.a. VarTec VoiceSM Service) as described in the Company's Interexchange Tariff.

Rates and charges associated with One Choice[®] Additional Line Service are set forth in Section 4.2.1 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.2 One Choice[®] Premium Package**

One Choice[®] Premium Package provides residential Customers in Missouri with local calling and selected optional features for a flat rate. In order to subscribe to One Choice[®] Premium Package, Customers must select VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. Furthermore, Customers must select one of the following two long distance plans: FiveLine[®] Service as described in Section 3.5 of the Company's Missouri P.S.C. Telecommunications Services Tariff or One Choice[®] Long Distance Service (a.k.a VarTec VoiceSM Service) as described in Section 3.27.A of the Company's Interexchange Tariff. The availability of One Choice[®] Premium Package to Customers may be restricted based upon both VT's access to resold services through Southwestern Bell and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Premium Package includes Basic Residential Local Service as described in Section 3.2, Call Waiting as described in Section 3.4.10, Caller ID as described in 3.4.11 and Three-Way Calling as described in 3.4.13. One Choice[®] Premium Package does not include equipment associated with the Caller ID feature.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.3 One Choice[®] Classic Select Package**

One Choice[®] Classic Select Package provides residential Customers in Missouri with local and long distance calling for a flat rate. In order to subscribe to One ChoiceSM Classic Select Package, Customers must select VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. Furthermore, Customers must select one of the following two long distance plans: FiveLine[®] Service as described in Section 3.5 of the Company's Missouri P.S.C. Telecommunications Services Tariff or One Choice[®] Long Distance Service (a.k.a. VarTec VoiceSM Service) as described in Section 3.27.1 of VT's Missouri P.S.C. Telecommunications Services Tariff. The availability of One Choice[®] Classic Select Package to Customers may be restricted based upon both VT's access to resold services through Southwestern Bell and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Classic Select Package includes Basic Residential Local Service as described in Section 3.2, Call Waiting as described in Section 3.4.10, Caller ID as described in 3.4.11, Three-Way Calling as described in 3.4.13, Call Return as described in Section 3.4.9, Call Waiting ID as described in Section 3.4.15 and 200 minutes of domestic long distance usage which are subject to call length minimums associated with the Customer's selected long distance service, the FiveLine[®] Service or the One Choice[®] Long Distance Service (a.k.a. VarTec VoiceSM Service). Any additional long distance usage beyond the included minutes will be billed according to the same selected long distance plan. The included long distance usage does not accumulate on a month-to-month basis, and no credit will be given to Customers who do not use the included allotted minutes. One Choice[®] Classic Select Package does not include equipment associated with the Caller ID feature.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.4 One Choice[®] Classic Elite Package**

One Choice[®] Classic Elite Package provides residential Customers in Missouri with local and long distance calling for a flat rate. In order to subscribe to One Choice[®] Classic Elite Package, Customers must select VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. Furthermore, Customers must select one of the following two long distance plans: FiveLine[®] Service as described in Section 3.5 of the Company's Missouri P.S.C. Telecommunications Services Tariff or One Choice[®] Long Distance Service (a.k.a. VarTec VoiceSM Service) as described in Section 3.27.1 of VT's Missouri P.S.C. Telecommunications Services Tariff. The availability of One Choice[®] Classic Elite Package to Customers may be restricted based upon both VT's access to resold services through Southwestern Bell and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Classic Elite Package includes Basic Residential Local Service as described in Section 3.2, Call Waiting as described in Section 3.4.10, Caller ID as described in 3.4.11, Three-Way Calling as described in 3.4.13, Call Return as described in Section 3.4.9, Call Waiting ID as described in Section 3.4.15, Anonymous Call Rejection as described in Section 3.4.14, Auto Redial as described in Section 3.4.1 and 300 minutes of domestic long distance usage which are subject to call length minimums associated with the Customer's selected long distance service, the FiveLine[®] Service or the One ChoiceSM Long Distance Service (a.k.a. VarTec VoiceSM Service). Any additional long distance usage beyond the included minutes will be billed according to the same selected long distance plan. The included long distance usage does not accumulate on a month-to-month basis, and no credit will be given to Customers who do not use the included allotted minutes. One Choice[®] Classic Elite Package does not include equipment associated with the Caller ID feature.

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3.2 Basic Residential Local Service (Continued)

3.2.5 VarTec Friends-R-FreeSM Classic Package

The VarTec Friends-R-FreeSM Package Classic provides Customers with local and long distance calling for a flat monthly rate. In order to select the VarTec Friends-R-FreeSM Classic Package, Customers must subscribe to VT as their primary service provider for local exchange services. Customers may also select VT for intraLATA interexchange and interLATA interexchange telecommunications services or may utilize VT's interexchange services by using a Company-designated 10-1X-XXX access code. Furthermore, Customers must select one of the following two (2) VT long distance plans: FiveLine[®] Service as described in Section 3.30 of the Company's Missouri P.S.C. No. 3 - Telephone Tariff or One Choice[®] Long Distance Service (a.k.a VarTec VoiceSM Long Distance Service) as described in Section 3.27 of the Company's Missouri P.S.C. No. 3 - Telephone Tariff. The availability of the VarTec Friends-R-FreeSM Classic Package may be restricted based upon the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

The VarTec Friends-R-FreeSM Classic Package includes Basic Residential Local Service as described in Section 3.2, Call Waiting as described in Section 3.4.10, Three-Way Calling as described in Section 3.4.13, Caller ID - Name & Number as described in Section 3.4.11, Auto Redial as described in Section 3.4.1 and Call Waiting ID as described in Section 3.4.15.

The VarTec Friends-R-FreeSM Classic Package does not include equipment associated with the Caller ID - Name and Number feature.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.5 VarTec Friends-R-FreeSM Classic Package (Continued)**

Customers who select the VarTec Friends-R-FreeSM Classic Package will receive an allotment of 100 minutes per month of interstate and intrastate (interLATA and intraLATA) usage. The call length minimums with the Customer's selected long distance calling plan, the FiveLine[®] Service or One Choice[®] Long Distance Service (a.k.a. VarTec VoiceSM Long Distance Service) will apply to the included 100 minutes. Any additional long distance usage beyond the included 100 minutes will be billed according to the Customer's selected long distance plan. The 100 minutes of long distance domestic usage will not accumulate on a month-to-month basis, and no credit will be given to Customers who do not use the included allotted minutes. Unused minutes will be forfeited at the end of the calendar month.

As noted above, rates and charges for the FiveLine[®] Service or One Choice[®] Long Distance Service (a.k.a. VarTec VoiceSM Long Distance Service) are listed in the Company's local tariff.

If VarTec Friends-R-FreeSM Classic Package Customers originate calls by dialing 1+ (Area Code) and telephone number or 1+ (10-1X-XXX) + (Area Code) and telephone number on a direct-dialed basis and terminate calls to other VarTec Friends-R-FreeSM Classic Package or Friends-R-FreeSM Customers telephone number(s), they will be eligible to receive the Friends-R-FreeSM Classic Feature described in Section 3.2.5.A following.

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 LOCAL EXCHANGE SERVICES

SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.2 Basic Residential Local Service (Continued)

3.2.5 VarTec Friends-R-FreeSM Classic Package (Continued)A. VarTec Friends-R-FreeSM Classic Feature

Customers of the VarTec Friends-R-FreeSM Classic Package may place unlimited 1+, direct-dialed calls or use a Company-designated casual calling (dial-around) code when dialing long distance calls to other Customers subscribing to VT's Friends-R-FreeSM Classic Package or Friends-R-FreeSM at no additional charge. However, the long distance usage to other Customers subscribing to VT's Friends-R-FreeSM Classic Package or Friends-R-FreeSM is not deducted from the included 100 minutes of domestic long distance usage.

Customer telephone numbers which are not capable of being subscribed to an interexchange carrier, and telephone numbers which are associated with Company 800/8XX service(s) or access codes associated with Company services other than switched services (e.g., travel calling card service numbers) are not eligible for inclusion in or the benefits of VT's Friends-R-FreeSM Classic Package Feature.

If a Customer discontinues his or her VarTec Friends-R-FreeSM Classic Package, only those eligible long distance calls which were made while he or she was a Customer with the VarTec Friends-R-FreeSM Classic Package will receive the Friends-R-FreeSM Classic Feature.

The Friends-R-FreeSM Classic Feature does not apply to service which is provided on any special access line or Local Exchange Company service line for which the Customer pays a rate described as a business or commercial special access line in an applicable Local Exchange Company access service tariff.

The VarTec Friends-R-FreeSM Classic Package is intended for residential use only, and all terms of the Friends-R-FreeSM Classic Package Acceptable Use Policy set forth as follows in Section 3.2.5.2 apply.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.5 VarTec Friends-R-FreeSM Classic Package (Continued)****B. Acceptable Use Policy for Friends-R-FreeSM Classic Package**

Friends-R-FreeSM Classic service is for residential voice use only and provides unlimited interstate and intrastate long distance calls between residential telephone lines that are enrolled in the Friends-R-FreeSM Classic or Friends-R-FreeSM service plans. Only calls that originate from and terminate at telephone numbers enrolled in the Friends-R-FreeSM Classic or Friends-R-FreeSM service plans are eligible. Certain excessive uses or calling patterns, however, may be considered evidence of abuse or disallowed commercial or data usage and may result in termination of the service and/or assessment of a fee. Calling patterns other than that which are considered usual and normal based on Customer calling history or industry standards may cause termination of service.

The Friends-R-FreeSM Classic service plan is intended only for residential voice use usage. Use for home office, small business, large commercial business, or other commercial use is prohibited and may result in termination of the service. Customer account usage and calling patterns may be reviewed periodically at the discretion of VarTec Telecom. Customer use of the Friends-R-FreeSM Classic service plan that reflects calling patterns other than those that are considered usual and normal for residential customers based on industry standards or personal past calling history may be considered abuse and result in termination of service without refund or the possibility of renewal.

VarTec Telecom reserves the right in its sole discretion to cancel service for violation of this policy or other terms and conditions of service at any time. By selecting VarTec Telecom Friends-R-FreeSM Classic service plan, Customer agrees to use the service in accordance with this acceptable use policy and other terms and conditions of service and to indemnify and hold VarTec Telecom harmless from any claims resulting from use or misuse of its products and services. This Acceptable Use Policy may be revised periodically without notice. Customers agree that revisions are applicable to your then current service and usage.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.2 Basic Residential Local Service (Continued)

3.2.5 VarTec Friends-R-FreeSM Classic Package (Continued)C. Acceptable Use Policy for Friends-R-FreeSM Classic Package (Continued)
Prohibited Use/Abuse

The following are prohibited uses of the Friends-R-FreeSM Classic service plan that may result in termination of service:

- Calling patterns and usage that considerably exceed what is considered usual and normal for residential customers by industry standards
- Calling usage that considerably exceeds your established history of usage
- Use for any type of commercial business
- Commercial faxing, fax broadcasting, or fax blasting
- Use of Auto-Dialers or predictive dialer
- Use of Phone Chat Rooms
- Calls to 900 or 976 numbers
- Modem data transfer
- Use for dialing into an ISP or any type of data transmission
- Use for medical transcription
- Use is not for call back, call sell, or debit card services.
- Service is not to be used for call centers or telemarketing
- Any use not consistent with residential voice usage, or for which the service is otherwise intended.

Customers who exceed 2000 minutes of combined intrastate and interstate long distance usage in one month may have their service plan evaluated for compliance with this acceptable use policy. Depending on the evaluation results, Customers whose use constitutes, in VarTec's sole discretion, violation of this policy will be notified in writing that their Friends-R-FreeSM Classic service plan may be terminated and/or a \$50.00 data/commercial usage fee assessed for any subsequent violation.

VT reserves the right, in the event of fraud, to terminate service immediately without notice or exigent circumstances.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.6 VarTec Friends-R-FreeSM Package**

The VarTec Friends-R-FreeSM Package provides Customers with local and long distance calling for a flat monthly rate. In order to select the VarTec Friends-R-FreeSM Package, Customers must subscribe to VT as their primary service provider for local exchange services. Customers may also select VT for intraLATA interexchange and interLATA interexchange telecommunications services or may utilize VT's interexchange services by using a Company-designated 10-1X-XXX access code. Furthermore, Customers must select one of the following two (2) VT long distance plans: FiveLine[®] Service as described in Section 3.30 of the Company's Missouri P.S.C. No. 3 - Telephone Tariff or One Choice[®] Long Distance Service (a.k.a VarTec VoiceSM Long Distance Service) as described in Section 3.27 of the Company's Missouri P.S.C. No. 3 - Telephone Tariff. The availability of the VarTec Friends-R-FreeSM Package may be restricted based upon the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

The VarTec Friends-R-FreeSM Package includes Basic Residential Local Service as described in Section 3.2, Call Waiting as described in Section 3.4.10, Caller ID - Name & Number as described in Section 3.4.11 and Call Waiting ID as described in Section 3.4.15.

The VarTec Friends-R-FreeSM Package does not include equipment associated with the Caller ID - Name and Number feature.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.2 Basic Residential Local Service (Continued)

3.2.6 VarTec Friends-R-FreeSM Package (Continued)

If VarTec Friends-R-FreeSM Package Customers originate calls by dialing 1+ (Area Code) and telephone number or 1+ (10-1X-XXX) + (Area Code) and telephone number on a direct-dialed basis and terminate calls to other VarTec Friends-R-FreeSM Package or Friends-R-FreeSM Customers telephone number(s), they will be eligible to receive the Friends-R-FreeSM Feature described in Section 3.2.6.A following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.6 VarTec Friends-R-FreeSM Package (Continued)****A. Friends-R-FreeSM Feature**

Customers of the VarTec Friends-R-FreeSM Package may place unlimited 1+, direct-dialed calls or use a Company-designated casual calling (dial-around) code when dialing long distance calls to other Customers subscribing to VT's Friends-R-FreeSM Package or Friends-R-FreeSM at no additional charge.

Customer telephone numbers which are not capable of being subscribed to an interexchange carrier, and telephone numbers which are associated with Company 800/8XX service(s) or access codes associated with Company services other than switched services (e.g., travel calling card service numbers) are not eligible for inclusion in or the benefits of VT's Friends-R-FreeSM Package Feature.

If a Customer discontinues his or her VarTec Friends-R-FreeSM Package, only those eligible long distance calls which were made while he or she was a Customer with the VarTec Friends-R-FreeSM Package will receive the Friends-R-FreeSM Feature.

The Friends-R-FreeSM Feature does not apply to service which is provided on any special access line or Local Exchange Company service line for which the Customer pays a rate described as a business or commercial special access line in an applicable Local Exchange Company access service tariff.

The VarTec Friends-R-FreeSM Package is intended for residential use only, and all terms of the Friends-R-FreeSM Package Acceptable Use Policy set forth as follows in Section 3.2.6.B apply.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.2 Basic Residential Local Service (Continued)

3.2.6 VarTec Friends-R-FreeSM Package (Continued)B. Acceptable Use Policy for Friends-R-FreeSM Package

Friends-R-FreeSM service is for residential voice use only and provides unlimited interstate and intrastate long distance calls between residential telephone lines that are enrolled in the Friends-R-FreeSM or Friends-R-FreeSM service plans. Only calls that originate from and terminate at telephone numbers enrolled in the Friends-R-FreeSM Friends-R-FreeSM service plans are eligible. Certain excessive uses or calling patterns, however, may be considered evidence of abuse or disallowed commercial or data usage and may result in termination of the service and/or assessment of a fee. Calling patterns other than that which are considered usual and normal based on Customer calling history or industry standards may cause termination of service.

The Friends-R-FreeSM service plan is intended only for residential voice use usage. Use for home office, small business, large commercial business, or other commercial use is prohibited and may result in termination of the service. Customer account usage and calling patterns may be reviewed periodically at the discretion of VarTec Telecom. Customer use of the Friends-R-FreeSM service plan that reflects calling patterns other than those that are considered usual and normal for residential customers based on industry standards or personal past calling history may be considered abuse and result in termination of service without refund or the possibility of renewal.

VarTec Telecom reserves the right in its sole discretion to cancel service for violation of this policy or other terms and conditions of service at any time. By selecting VarTec Telecom Friends-R-FreeSM service plan, Customer agrees to use the service in accordance with this acceptable use policy and other terms and conditions of service and to indemnify and hold VarTec Telecom harmless from any claims resulting from use or misuse of its products and services.

This Acceptable Use Policy may be revised periodically without notice. Customers agree that revisions are applicable to your then current service and usage.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.2 Basic Residential Local Service (Continued)

3.2.6 VarTec Friends-R-FreeSM Package (Continued)C. Acceptable Use Policy for Friends-R-FreeSM Package (Continued)
Prohibited Use/Abuse

The following are prohibited uses of the Friends-R-FreeSM service plan that may result in termination of service:

- Calling patterns and usage that considerably exceed what is considered usual and normal for residential customers by industry standards
- Calling usage that considerably exceeds your established history of usage
- Use for any type of commercial business
- Commercial faxing, fax broadcasting, or fax blasting
- Use of Auto-Dialers or predictive dialer
- Use of Phone Chat Rooms
- Calls to 900 or 976 numbers
- Modem data transfer
- Use for dialing into an ISP or any type of data transmission
- Use for medical transcription
- Use is not for call back, call sell, or debit card services.
- Service is not to be used for call centers or telemarketing
- Any use not consistent with residential voice usage, or for which the service is otherwise intended.

Customers who exceed 2000 minutes of combined intrastate and interstate long distance usage in one month may have their service plan evaluated for compliance with this acceptable use policy. Depending on the evaluation results, Customers whose use constitutes, in VarTec's sole discretion, violation of this policy will be notified in writing that their Friends-R-FreeSM service plan may be terminated and/or a \$50.00 data/commercial usage fee assessed for any subsequent violation.

VT reserves the right, in the event of fraud, to terminate service immediately without notice or exigent circumstances.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.7 One Choice[®] Classic Unlimited Package**

One Choice[®] Classic Unlimited Package provides residential Customers in Missouri with local and long distance calling for a flat rate. In order to select One Choice[®] Classic Unlimited Package, Customers must subscribe to VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. The availability of One Choice[®] Classic Unlimited Package to Customers may be restricted based upon both VT's access to resold services through Southwestern Bell and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Classic Unlimited includes Basic Residential Local Service as described in Section 3.2, Caller ID - Name and Number as described in Section 3.4.11, Call Waiting as described in Section 3.4.10, Call Forwarding as described in Section 3.4.3, Call Waiting ID as described in Section 3.4.15, Anonymous Call Rejection as described in Section 3.4.14, Speed Calling as described in Section 3.4.12, Call Block as described in Section 3.4.2 and unlimited domestic long distance usage subject to the terms and conditions of the VarTec One Choice[®] Classic Unlimited Package Acceptable Use Policy. The unlimited domestic long distance usage only applies to non-operator assisted, direct dialed domestic calls. One Choice[®] Classic Unlimited Package does not include equipment associated with the Caller ID - Name and Number feature. One Choice[®] Classic Unlimited Package is intended for residential use only and all terms of the Acceptable Use Policy for One Choice[®] Classic Unlimited Package apply. At VT's sole discretion, action may be taken to limit access to toll services if the Customer's toll usage exceeds normal calling patterns or differ from usual and normal industry standards for residential Customers. VT may also limit or prohibit access to toll services if usage exceeds the Customer's established history of toll usage. These actions may be taken without notice and without incurring liability.

Rates and charges associated with One Choice[®] Classic Unlimited Package are set forth in Section 4.2.7 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.7 One Choice® Classic Unlimited Package (Continued)****A. Acceptable Use Policy for One Choice® Classic Unlimited Package**

One Choice® Classic Unlimited service provides unlimited interstate and intrastate long distance calls for residential voice use only. Certain excessive uses or calling patterns, however, may be considered evidence of abuse or disallowed commercial or data usage and may result in termination of service or assessment of a fee. Calling patterns other than that which are considered usual and normal based on Customer calling history or industry standards may cause termination of service.

The One Choice® Classic Unlimited plan is intended only for residential voice usage. Use for home office, small business, large commercial business, or other commercial use is prohibited and may result in termination of the service. Customer account usage and calling patterns may be reviewed periodically at the discretion of VarTec Telecom. Customer use of the One Choice® Classic Unlimited service plan that reflects calling patterns other than those that are considered usual and normal for residential customers based on industry standards or personal past calling history may be considered abuse and result in termination of service without refund or the possibility of renewal.

VarTec Telecom reserves the right in its sole discretion to cancel service for violation of this policy or other terms and conditions of service at any time. By selecting VarTec Telecom One Choice® Classic Unlimited service plan, Customer agrees to use the service in accordance with this acceptable use policy and other terms and conditions of service and to indemnify and hold the company harmless from any claims resulting from use or misuse of its products and services. This Acceptable Use Policy may be revised periodically without notice. Customers agree that revisions are applicable to your then current service and usage.

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Prohibited Use/Abuse**

The following are prohibited uses of the One Choice® Classic Unlimited service plan that may result in termination of service:

- Calling patterns and usage that considerably exceed what is considered usual and normal for residential customers by industry standards
- Calling usage that considerably exceeds your established history of usage
- Use for any type of commercial business
- Commercial faxing, fax broadcasting, or fax blasting
- Use of Auto-Dialers or predictive dialer
- Use of Phone Chat Rooms
- Calls to 900 or 976 numbers
- Modem data transfer
- Use for dialing into an ISP or any type of data transmission
- Use for medical transcription
- Use is not for call back, call sell, or debit card services
- Service is not to be used for call centers or telemarketing
- Any use not consistent with residential voice usage, or for which the service is otherwise intended.

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3.2 Basic Residential Local Service (Continued)

3.2.7 One Choice[®] Classic Unlimited Package (Continued)

A. Acceptable Use Policy for One Choice[®] Classic Unlimited Package (Continued)

Prohibited Use/Abuse

Customers who exceed 2000 minutes of combined intrastate and interstate long distance usage in one month may have their service plan evaluated for compliance with this acceptable use policy. Depending on the evaluation results, Customers whose use constitutes, in VarTec's discretion, violation of this policy will be notified in writing that their One Choice[®] Classic Unlimited service plan may be terminated and/or a \$50.00 data/commercial usage fee assessed for any subsequent violation.

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One Choice[®] Select Package provides residential Customers in Missouri with local and long distance calling for a flat rate. In order to subscribe to One Choice[®] Select Package, the Customer must select VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. Furthermore, the Customer must select one of the following two long distance service plans: One Choice[®] \$.05 Plan or One Choice[®] \$.03 Plan as described in Sections 3.39.1 and 3.39.2 of VT's Missouri P.S.C. Tariff No. 3 "Telecommunications Services Tariff. Rates and charges for the One Choice[®] Select Package may vary based on the Customer's selected long distance calling plan. The availability of One Choice[®] Select Package to the Customer may be restricted based upon both VT's access to services through the incumbent local exchange carrier and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Select Package is a bundled service package which includes Basic Residential Local Service as described in Section 3.2 and the following five Call Management Features: Caller ID as described in Section 3.4.11, Call Waiting as described in Section 3.4.10, Three-Way Calling as described in Section 3.4.13, Call Waiting ID as described in Section 3.4.15 and Call Return as described in Section 3.4.9. The Customer will also receive 200 minutes of domestic long distance usage subject to the Customer's selected long distance plan, and any additional long distance usage beyond the included minutes will be billed according to the same selected long distance plan. The included long distance usage does not accumulate on a month-to-month basis, and no credit will be given to Customers who do not use the included minutes.

One Choice[®] Select Package does not include equipment associated with the Caller ID feature. If the Customer's service is discontinued prior to the conclusion of a billing period, the Customer will remain responsible for the monthly charges for the entire billing period. Rates and charges associated with One Choice[®] Select Package are set forth in Section 4.2.8 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.9 One Choice[®] Elite Package**

One Choice[®] Elite Package provides residential Customers in Missouri with local and long distance calling for a flat rate. In order to subscribe to One Choice[®] Elite Package, the Customer must select VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. Furthermore, the Customer must select one of the following two long distance service plans: One Choice[®] \$.05 Plan or One Choice[®] \$.03 Plan as described in Sections 3.39.1 and 3.39.2 of VT's Missouri P.S.C. Tariff No. 3 "Telecommunications Services Tariff. Rates and charges for the One Choice[®] Elite Package may vary based on the Customer's selected long distance calling plan. The availability of One Choice[®] Elite Package to the Customer may be restricted based upon both VT's access to services through the incumbent local exchange carrier and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Elite Package is a bundled service package which includes Basic Residential Local Service as described in Section 3.2 and the following eight Call Management Features: Caller ID as described in Section 3.4.11, Call Waiting as described in Section 3.4.10, Three-Way Calling as described in Section 3.4.13, Call Waiting ID as described in Section 3.4.15, Call Return as described in Section 3.4.9, Speed Calling as described in Section 3.4.12, Call Forwarding as described in Section 3.4.3, and Auto Redial as described in Section 3.4.1. The Customer will also receive 500 minutes of domestic long distance usage subject to the Customer's selected long distance plan, and any additional long distance usage beyond the included minutes will be billed according to the same selected long distance plan. The included long distance usage does not accumulate on a month-to-month basis, and no credit will be given to Customers who do not use the included minutes.

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LOCAL EXCHANGE SERVICES

SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.2 Basic Residential Local Service (Continued)

3.2.9 One Choice[®] Elite Package (Continued)

In addition to the features described herein, One Choice[®] Elite Package includes subscription to an unregulated service, VT's Voice Mail. One Choice[®] Elite Package does not include equipment associated with the Caller ID feature. If the Customer's service is discontinued prior to the conclusion of a billing period, the Customer will remain responsible for the monthly charges for the entire billing period. Rates and charges associated with One Choice[®] Elite Package are set forth in Section 4.2.8 following.

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LOCAL EXCHANGE SERVICES

SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.10 One Choice[®] Unlimited Package**

One Choice[®] Unlimited provides residential Customers in Missouri with local and long distance calling for a flat rate. In order to subscribe to One Choice[®] Unlimited, the Customer must select VT as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services. Furthermore, the Customer must select the One Choice[®] \$.05 Plan as described in the Company's Interexchange Tariff. The availability of One Choice[®] Unlimited to the Customer may be restricted based upon both VT's access to services through the incumbent local exchange carrier and the Customer's creditworthiness as determined by information contained in a credit bureau report received from a credit reporting agency.

One Choice[®] Unlimited is a bundled service package which includes Basic Residential Local Service as described in Section 3.2 and the following eight Call Management Features: Caller ID as described in Section 3.4.11, Call Waiting as described in Section 3.4.10, Three-Way Calling as described in Section 3.4.13, Call Waiting ID as described in Section 3.4.15, Call Return as described in Section 3.4.9, Speed Calling as described in Section 3.4.12, Call Forwarding as described in Section 3.4.3 and Auto Redial as described in Section 3.4.1. Customers will also receive unlimited domestic long distance usage. The unlimited domestic long distance usage is for residential voice use only and applies to non-operator assisted, direct-dialed domestic calls. Use for home office, small business, large commercial business, or other commercial use is prohibited and may result in termination of the service.

In addition to the features described herein, One Choice[®] Unlimited includes subscription to an unregulated service, VT's Voice Mail. One Choice[®] Unlimited does not include equipment associated with the Caller ID feature. If the Customer's service is discontinued prior to the conclusion of a billing period, the Customer will remain responsible for the monthly charges for the entire billing period. Rates and charges associated with One Choice[®] Unlimited are set forth in Section 4.2.8 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.2 Basic Residential Local Service (Continued)****3.2.11 Additional Line Service**

Additional Line Service provides the same features and benefits of Basic Residential Local Service as described in Section 3.2, including unlimited local calling and the ability to utilize 911 emergency services. Additional Line Service is only available to Customers who also subscribe to VT's Basic Residential Local Service or an associated bundled service package as described herein, and Additional Line Service must be installed at the same service address as the Customer's primary line. Any additional benefits of the Customer's selected local service package, such as included long distance minutes or Call Management features, do not apply to Additional Line Service. Optional Call Management features as described in Section 3.4 are available to subscribers of Additional Line Service and will be billed at the rates defined therein in addition to all charges associated with the Customer's Additional Line Service.

In order to subscribe to Additional Line Service, Customers must select VT as the primary service provider for interLATA interexchange and intraLATA interexchange services for the additional line. Furthermore, Customers must select one of the following two long distance plans: One Choice[®] \$.05 Plan or One Choice[®] \$.03 Plan as described in the Company's Interexchange Tariff." Rates and charges for Additional Line Service may vary based on the Customer's selected long distance calling plan.

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LOCAL EXCHANGE SERVICES

SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.3 (Reserved for Future Use)

3.4 Call Management Features

VT offers optional Call Management Services as described herein to allow Customers to efficiently manage the call flow generated over their telephone line(s). These services are subject to availability of facilities and compatibility with Customer type of access line and premises equipment. Optional services are only available to Customers of VT's basic local service and are not available on Centrex and PBX trunks. When multiple services are activated on the same line, certain services may take precedence over others.

Rates and charges associated with the Call Management Features described herein are set forth in Section 4.4 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)****3.4.1 Auto Redial**

Auto Redial enables the Customer to redial automatically the last outgoing telephone number. If that telephone number is busy, the service will make call attempts to the telephone number for a maximum of thirty (30) minutes beginning with the Customer's activation of Auto Redial, in an effort to establish the call. The Customer will be signaled with a distinctive ring when the call can be completed. Customers access Auto Redial by dialing *66 and can cancel an Auto Redial activation by dialing *86.

3.4.2 Call Block

Call Block enables the Customer to block calls from pre-selected telephone numbers and/or the last incoming call (without knowing the number). To block specified telephone numbers, the Customer builds a screening list via code activation. Customers may access their screening list to add telephone numbers by dialing *60. Customers may deactivate Call Block by dialing *80. To block an unknown telephone number after receiving the call, the Customer enters a blocking code to add the number to the Customer's screening list. In the event that facilities are unavailable to provide incoming call screening from the Customer's list, standard call completion will occur. Customers whose telephone numbers are blocked are directed to a prerecorded announcement regarding the block.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)****3.4.3 Call Forwarding**

Call Forwarding enables the Customer to transfer all incoming calls to another telephone number. The Customer is responsible for the payment of charges (i.e., toll charges) for each call between the Customer's call forwarding equipped telephone and the telephone to which the call is being forwarded. The transmission may not meet normal standards depending upon the distance and routing necessary. Customers who are subscribed to Call Forwarding activate the service by dialing #72 and can deactivate the service by dialing #73.

Call Forwarding may also include the Call Forwarding - Busy Line and Call Forwarding - Don't Answer features described in Sections 3.4.4 and 3.4.5. However, only one Call Forwarding feature is allowed for each telephone line.

3.4.4 Call Forwarding - Busy Line

Call Forwarding - Busy Line allows incoming calls that encounter a busy condition to be forwarded to a pre-designated telephone number. The Call Forwarding - Busy Line Customer is responsible for the payment of charges (i.e., toll charges) for each call between his/her call forwarding equipped telephone line and the line to which the call is being forwarded. The transmission may not meet normal standards depending upon the distance and routing necessary.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.4 Call Management Features (Continued)

3.4.5 Call Forwarding - No Answer

Call Forwarding - No Answer allows incoming calls which are not answered after a pre-determined number of rings to be automatically forwarded to a pre-designated telephone number. The Call Forwarding - No Answer Customer is responsible for the payment of charges (i.e., toll charges) for each call between his/her call forwarding equipped telephone line and the line to which the call is being forwarded. The transmission may not meet normal standards depending upon the distance and routing necessary.

3.4.6 Call Forwarding - Busy Line/No Answer

Call Forwarding - Busy Line/No Answer provides the features of Call Forwarding - Busy Line as described in Section 3.4.4 as well as the features of Call Forwarding - No Answer as described in Section 3.4.5. The Customer is responsible for the payment of charges (i.e., toll charges) for each call between his/her call forwarding equipped telephone line and the line to which the call is being forwarded. The transmission may not meet normal standards depending upon the distance and routing necessary.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)****3.4.7 Remote Access to Call Forwarding**

Remote Access to Call Forwarding provides the Customer that is a subscriber of a Call Forwarding service with the ability to activate, deactivate or change Call Forwarding designations from a remote location. This service can only be accessed from a DTMF equipped telephone which has a full set of characters, including "*" and "#." All charges incurred to access the remote number will be billed appropriately. The transmission may not meet normal standards depending upon the distance and routing necessary. The Customer must also subscribe to one of the Call Forwarding features described herein.

3.4.8 Selective Call Forwarding

Selective Call Forwarding provides the Customer with the ability to forward incoming calls from pre-selected telephone numbers to another telephone number. The Customer can construct or modify a telephone number screening list. VT equipment will screen incoming calls against the Customer's list and forward only those from telephone numbers on the list. The Selective Call Forwarding Customer is responsible for the payment of charges (i.e., toll charges) for each call between the Selective Call Forwarding equipped telephone line and the line to which the call is being forwarded. Calls from numbers not on the list will receive standard call completion. The Customer must also subscribe to one of the Call Forwarding features as described herein.

Subscribers to Selective Call Forwarding activate the service and construct or modify the screening list by dialing *63 and following the prompts. This service may be temporarily deactivated by dialing *83.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)****3.4.9 Call Return**

Call Return enables the Customer to redial automatically the last incoming call, whether or not it was answered. If that telephone number is busy, automated continuous attempts will occur to call the number for a maximum of thirty (30) minutes beginning with the Customer's activation of Call Return in an attempt to establish the call. The Customer will be signaled with a distinctive ring when the call can be completed. Customers activate Call Return by dialing *69.

3.4.10 Call Waiting

Call Waiting alerts Customers via a tone signal while a call is in progress to indicate a second call is waiting and, by operation of the switchhook, allows the Customer to place the first call on hold and answer the waiting call. Call Waiting subscribers may deactivate Call Waiting for the duration of one call by dialing *70 prior to the direct-dialed digits. Call Waiting is automatically reactivated for the next originating or terminating call.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)****3.4.11 Caller ID**

Caller ID allows the Customer to identify the calling party prior to the telephone being answered. Caller ID displays the name and/or telephone number of the calling party on the Customer's CPE before the call is answered at the Customer's premises. Caller ID consists of two features: 1) Calling Number Delivery, which identifies the telephone number of the calling party, before the telephone is answered and 2) Calling Name and Number Delivery, which identifies the name and telephone number of the calling party, before the telephone is answered. Caller ID requires a period of time equivalent to two ringing tones in order to produce the name and telephone number display on the CPE. Caller ID displays non-published telephone numbers, unless the Customer who has a non-published listing activates a call identification block.

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. Company assumes no liability and will be held harmless for any incompatibility of this equipment to perform satisfactorily with the network features described herein.

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

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.4 Call Management Features (Continued)

3.4.12 Speed Calling

Speed Calling enables a Customer to place calls to other telephone numbers by dialing a one or two digit code rather than the complete telephone number. Speed Calling 8 Number allows for an eight (8) telephone number capacity, wherein the telephone numbers are assigned a one digit code.

Customers may program Speed Calling 8 Number by dialing 74# and waiting for the dial tone. Customers then dial the code (consisting of numbers 2 through 9) to be assigned and the telephone number, including area code if necessary. To dial the number, Customers dial the code number followed by the pound sign (#).

3.4.13 Three-Way Calling

Three-Way Calling enables a Customer to add a third party to an existing call without operator assistance, thereby establishing a three-way conversation. The transmission may not meet normal standards depending on the distance and routing necessary to activate a three-way call.

Customers access Three-Way Calling during a current call by pressing and releasing the receiver button to receive a second dial tone, dialing the third-party telephone number, and pressing and releasing the receiver button to connect the two calls.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.4 Call Management Features (Continued)

3.4.14 Anonymous Call Rejection

Anonymous Call Rejection allows a Customer to reject all calls which have been indicated as anonymous, unavailable or private by the calling party. When Anonymous Call Rejection is active, the called party receives no alerting for a call that has been rejected. The call is routed to a denial announcement and subsequently terminated.

Customers who are subscribed to Anonymous Call Rejection activate the service by dialing *77 and can deactivate the service by dialing *87.

3.4.15 Call Waiting ID

Call Waiting ID allows the Customer to identify the calling party on a waiting call prior to the telephone being answered. Call Waiting ID displays the telephone number and/or name of the calling party on a Customer's CPE while a call is in progress. Call Waiting ID requires a period of time equivalent to two ringing tones in order to produce the name and telephone number display on the CPE. Call Waiting ID displays non-published telephone numbers, unless the Customer who has a non-published listing activates a call identification block. Call Waiting ID requires subscription to Call Waiting and Caller ID Services as described in Sections 3.4.10 and 3.4.11.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)****3.4.16 Caller ID - Delivery Blocking**

Per line blocking of CPN will be available upon request, at no charge, ONLY to the following entities for lines over which the official business of the agency is conducted, including those at the residences of employees/volunteers, where an executive officer of the agency registers a need for blocking and provides the required certification to the Company:

- a) Private, nonprofit, tax exempt, domestic violence intervention agencies
- b) Federal, state, and local law enforcement agencies.

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

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.4 Call Management Features (Continued)**

Toll Restriction prohibits Customers from originating direct-dialed (1+) or operator assisted (0 or 0+) outgoing long distance calls from the designated local exchange access line. Toll Restriction also prohibits Customers from originating certain outgoing local calls if additional per-use charges or duration charges apply to such calls. If a call of this type is attempted, the call will be routed to an automated announcement informing the caller that toll calls are restricted on the access line. The following types of calls may be blocked by Toll Restriction:

- 1) Direct dialed 1+ long distance calls, including 1 + (area code when necessary) + NXX-XXXX and 101XXXX + 1 + area code (if required) + NXX-XXXX.
- 2) Local or long distance 0+ or 0 calls, including emergency calls. Examples of these calls include 0 + (area code when necessary) + NXX-XXXX; 101XXXX + 0 + area code (if required) + NXX-XXXX; or (0).
- 3) Directory Assistance calls for local or long distance telephone number inquiries, including 1 + 411 and 1 + (area code when necessary) + 555-1212.
- 4) Calls placed to a local 976 telephone number.
- 5) Any call to an emergency telephone number if it is a long distance call.

Toll Restriction does not block seven-digit or ten-digit direct dialed local calls or Inward WATs (i.e., 800 toll-free calling).

Toll Restriction is only available where required Central Office facilities exist. Toll call Restriction is not available in areas where a Universal Emergency Number Service (911) is not in operation.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.5 Directory Assistance**

VT furnishes Directory Assistance Service whereby Customers may request assistance in determining directory listing information. The rates set forth herein apply to calls from Customers who request assistance in determining directory listing information for telephone users who are located in the same local calling area or intraLATA calling area.

A residential Customer is allowed three direct-dialed Directory Assistance calls per residential exchange line per month at no additional charge. No credit will be given for any unused portion of the Customer's allowance, and call allowances are not transferrable between separate accounts of the same Customer. No credit will be given for requests in which the telephone number is non-published or unlisted, or for telephone numbers which are not found in the directory.

Customers are allowed up to two Directory Assistance listing requests per direct-dialed Directory Assistance call. Where a Customer makes more than two requests on a call, each subsequent request in excess of the Customer's allowance is billed an additional fee. A maximum of ten Directory Assistance requests is allowed per direct-dialed Directory Assistance call.

Additional charges may apply to Customers who place Directory Assistance calls via an operator or have Directory Assistance charges billed to a telephone calling card or a telephone number other than the originating telephone number. A maximum of two requests per call applies to Directory Assistance calls placed via an operator or billed to a telephone calling card or a telephone number other than the originating telephone number. Where dialing facilities are not available, Directory Assistance calls via an operator are considered as direct-dialed calls.

Rates and charges associated with Directory Assistance are set forth in Section 4.5 following.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.5 Directory Assistance (Continued)****3.5.1 Directory Assistance Call Completion**

Directory Assistance Call Completion (DACC) provides Customers with the option of having local calls automatically completed upon request of a telephone listing from the Directory Assistance operator. The call may be completed automatically or by the Directory Assistance operator. DACC is available where facilities permit.

The DACC portion of the call may either be billed in the same manner as the Directory Assistance portion or alternately billed (i.e., third number or collect billing). There are no allowances for DACC; however, the appropriate call allowances as described in Section 3.5 apply to the Directory Assistance portion of the call.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.6 Directory Listings

Upon the request of a directory listing publication, VT will provide list of names and telephone numbers of Customers and joint-users for the purpose of informing calling parties of the telephone numbers of Customers and those entitled to use Customer's service. The Company limits the length of any listing by the use of abbreviations when, in the opinion of the directory publishing company, the clearness of the listing or the identification of the Customer or joint-user is not impaired thereby. Listings must conform to the practices of the directory publishing company with respect to its directories.

VarTec will furnish upon request the name and address of the Customer to exchange service when such service is used to provide recorded announcements under the provisions of this tariff. Listings are regularly provided in connection with all classes of exchange service, unless the Customer subscribes to non-published exchange service or non-listed service. The contract period for Directory Listings where the listing actually appears in the directory is the effective period of the directory. Where the listing has not been printed in the directory, the contract period is one month.

One Residential Primary Listing is provided without charge for each separate Customer service or joint-user. The Primary Listing must be the actual name of the Customer to whom the service is rendered or the name of a member of the Customer's family or household.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.6 Directory Listings (Continued)**

A residential Customer may request that part or all of the address information which would otherwise be listed in the directory be deleted by the Company. Such deletion will be continued in successive directories without further request by the Customer until the Customer requests publication of part or all of the deleted address information in the directory.

Rates and charges associated with Directory Listings and the optional features described below are set forth in Section 4.6 following.

3.6.1 Non-Published Service

Customers who desire their telephone numbers to be omitted from directory publications may subscribe to Non-Published Service. Incoming calls to a Customer subscribing to Non-Published Service will be completed only when the calling party places the call by telephone number, notwithstanding any claim made by the calling party. When a call is placed from a telephone number associated with a Non-Published listing, the number may be disclosed if the called party has equipment to display Caller ID. Customers may prevent the display of their telephone number by subscribing to and activating Caller ID - Delivery Blocking.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.6 Directory Listings (Continued)****3.6.2 Non-Listed Service**

At the Customer's request, any one or all of the Customer's primary listings, additional listings or other listings associated with the same or different residence telephone service line normally published in the directory will be omitted from the directory but will be listed in the directory assistance records available to the general public. The Customer indemnifies and holds the Company harmless against any and all claims for damages caused or claimed to have been caused directly or indirectly by the publication of the listing, which the Customer has requested be omitted from the directory or the disclosing of such a listing to any person. Where such a listing is published in the telephone directory, the Company's liability shall be limited to a refund of any monthly charges assessed by the Company for the particular Non-Listed Service.

3.6.3 Residential Additional Listings

Residential Additional Listings may be the names of members of the Customer's family or of other persons residing in the Customer's household. A Dual Name Additional Listing may be provided for two persons who share the same surname and reside at the same address, or for a person known by two names. This listing is composed of a surname, two first names, address and telephone number.

Residential Additional Listings are not offered for purchase in the alphabetical business section of a directory separated for individual listings and business listings, except that a residential service number may be included in the business section as an alternate listing under a business service listing. A residential service number will be included in the business section when the listing contains a healing profession designation.

Residential Additional Listings may be nicknames, abbreviated names, names which are commonly spelled in more than one way, and rearrangements of names when, in the opinion of the directory publishing company, they are necessary for the proper identification of the Customer.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.7 Operator Assistance Services**

VT furnishes local assistance through an operator whereby Customers may request the services described herein. The rates set forth in Section 4.7 apply to local operator assistance requests originating for all classes and grades of services.

With respect to Operator Services, the following applies:

- 1) Company will not bill for incomplete calls where answer supervision is available. VT will not bill for incomplete calls and will remove any charges for incomplete calls upon (I) subscriber notification or (ii) Company's knowledge.
- 2) The caller and billed party, if different from the caller, will be advised that the Company is the operator service provider at the initial contact.
- 3) Rate quotes will be given upon request, at no charge, including all rate components and any additional charges.
- 4) Only tariffed rates approved by this Commission for Company shall appear on any LEC billings.
- 5) Company shall be listed on the LEC billing if the LEC has multi-Company billing ability.
- 6) Company will employ reasonable calling card verification procedures, acceptable to the Telephone Company issuing the calling card
- 7) Company will route all 0 - or 00 - emergency calls in the quickest possible manner to the appropriate local emergency service provider, at no charge.
- 8) Upon request, Company will transfer calls to another authorized interexchange Company or to the LEC, if billing can list the caller's actual origination point.
- 9) Company will refuse operator service to traffic aggregators that block access to other Companies.
- 10) Company will assure that traffic aggregators will post and display information including: (1) that Company 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.

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LOCAL EXCHANGE SERVICES

SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.7 Operator Assistance Services (Continued)****3.7.1 Line Status Verification**

Line Status Verification allows an operator to determine the condition of an access line that a Customer requests to be checked. This service is provided where facilities exist through a VT provided operator. Line Status Verification requests will not be processed on a collect (reversal of charge) or person-to-person basis.

3.7.2 Busy Interrupt

Busy Interrupt allows an operator to interrupt a conversation in progress to ascertain willingness to establish a conversation with an alternate party. This service is provided where facilities exist through a VT provided operator. Busy Interrupt requests will not be processed on a collect (reversal of charge) or person-to-person basis, except in the case of an emergency situation, when the caller may bill collect if necessary.

The charge for Busy Interrupt applies whenever the operator interrupts the conversation even if the interrupted parties refuse to terminate the conversation in progress.

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)**3.7 Operator Assistance Services (Continued)****3.7.3 Call Trace**

Customers receiving annoying or anonymous calls may request (1) a telephone number change, which will be provided at no charge by Company's name or (2) the capability to utilize Call Trace on a per activation basis, as needed. Call Trace allows the Customer to dial a code (*57) to automatically request that the following information be recorded:

The originating telephone number;
The date and time of the call; and
The date and time call trace was activated.

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

3.7.4 Local Operator Services

Customers may obtain the assistance of a local operator to complete the following local exchange telephone calls:

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SECTION 3 - SERVICE DESCRIPTIONS (CONT'D.)

3.7 Operator Assistance Services (Continued)

3.7.4 Local Operator Services (Continued)

- 1) Person to Person - Calls completed with the assistance of a Company operator to a particular person or station specified by the calling party. Charges may be billed to the called party, a non-proprietary calling card, a calling station or a third-party station.
- (2) Station to Station - Calls other than person-to-person calls completed with or without the assistance of a Company operator. Charges may be billed to a non-proprietary calling card.
- (3) Third-Party Billed Call Non-Automated - Calls which are charged to a telephone number other than the originating or terminating telephone number. Originator dials zero and the operator completes the remainder of the call.
- (4) Third-Party Billed Call-Semi Automated - Calls which are charged to a telephone number other than the originating or terminating number. Originator dials zero then dials the desired telephone number and the operator collects information for the completion of the call.
- (5) Collect Call Non-Automated - Calls which are charged to the terminating telephone number. Originator dials zero and the operator completes the remainder of the call
- (6) Collect Call Semi-Automated - Calls which are charged to the terminating telephone number. Originator dials zero then dials the desired telephone number and the operator collects the information for the completion of the call.

Service Order Charges

Customers are billed applicable Service Order Charges when VT receives, records and processes information in connection with a Customer request to add or change existing services. Service Order Charges apply to Customers who order new service or features, discontinue services or features, request telephone number changes, or transfer service from one premises to another. Service Order Charges also apply to service requests, including but not limited to, reconnection of existing service, temporary suspension of service, name changes on an account, or when service is required at the Customer's premises.

The applicable Service Order Charges for the items described above are set forth in Section 4.8 following.

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 LOCAL EXCHANGE SERVICES

SECTION 4 - RATES

4.1 General

The rates for the services described in Section 3.0, including but not limited to, Basic Residential Local Service, Call Management Features, Operator Services and Directory Listings, are provided herein. The rates and charges set forth herein may include one-time charges, per-call charges or monthly subscription charges.

4.2 Basic Residential Local Service - Rates and Charges

Subscribers to Basic Residential Local Service will be billed at the following rate in addition to all charges associated with the Customer's optional services and/or long distance usage:

Monthly Rate	-	\$36.52
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4.2.1 One Choice[®] Additional Line Service - Rates and Charges

Subscribers to One Choice[®] Additional Line Service will be billed at the following rate in addition to all charges associated with the Customer's One Choice[®] Classic Bundled Package, optional services and/or long distance usage, if any:

Each Additional Line	-	\$31.52
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LOCAL EXCHANGE SERVICES

SECTION 4 – RATES, (CONT'D.)

4.2 Basic Residential Local Service - Rates and Charges (Continued)

4.2.2 One Choice® Premium Package - Rates and Charges

Subscribers of One Choice® Premium Package will be billed at the following rate in addition to all charges associated with the Customer’s optional services and/or long distance usage, if any:

Monthly Rate - \$36.52

In addition, optional Call Management features as described in Sections 3.4 and 4.4 are available to subscribers of One Choice® Premium Package and will be billed at the rates set forth therein in addition to all charges associated with the Customer’s One Choice® Premium Package.

4.2.3 One Choice® Classic Select Package - Rates and Charges

Subscribers of One Choice® Classic Select Package will be billed at the following rate in addition to all charges associated with the Customer’s optional services and/or additional long distance usage, if any:

Monthly Rate - \$41.52

In addition, optional Call Management features as described in Sections 3.4 and 4.4 are available to subscribers of One Choice® Classic Select Package and will be billed at the rates set forth therein in addition to all charges associated with the Customer’s One Choice® Classic Select Package.

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 LOCAL EXCHANGE SERVICES

SECTION 4 – RATES, (CONT'D.)

4.2 Basic Residential Local Service - Rates and Charges (Continued)

4.2.4 One Choice[®] Classic Elite Package - Rates and Charges

Subscribers of One Choice[®] Classic Elite Package will be billed at the following rate in addition to all charges associated with the Customer's optional services and/or additional long distance usage, if any:

Monthly Rate	-	\$51.52
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In addition, optional Call Management features as described in Sections 3.4 and 4.4 are available to subscribers of One Choice[®] Classic Elite Package and will be billed at the rates set forth therein in addition to all charges associated with the Customer's One Choice[®] Classic Elite Package.

4.2.5 VarTec Friends-R-FreeSM Classic Package - Usage Rates

Subscribers of the VarTec Friends-R-FreeSM Classic Package will be billed at the following rate in addition to all charges associated with the Customer's optional services and/or long distance usage:

Monthly Rate	-	\$61.52
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In addition, optional Call Management features as described in Section 3.4 are available to subscribers of VarTec Friends-R-FreeSM Classic Package and will be billed at the rates set forth in Section 4.4 of the Rate Schedule in addition to all charges associated with the Customer's VarTec Friends-R-FreeSM Classic Package.

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SECTION 4 – RATES, (CONT'D.)

4.2 Basic Residential Local Service - Rates and Charges (Continued)

4.2.6 VarTec Friends-R-FreeSM Package - Usage Rates

Subscribers of the VarTec Friends-R-FreeSM Package will be billed at the following rate in addition to all charges associated with the Customer's optional services and/or long distance usage:

Monthly Rate	-	\$41.52
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In addition, optional Call Management features as described in Section 3.4 are available to subscribers of VarTec Friends-R-FreeSM Package and will be billed at the rates set forth in Section 4.4 of the Rate Schedule in addition to all charges associated with the Customer's VarTec Friends-R-FreeSM Package.

4.2.7 One Choice[®] Classic Unlimited Package - Usage Rates

Subscribers of the One Choice[®] Classic Unlimited Package will be billed at the following rate in addition to all charges associated with the Customer's optional services and/or toll charges, if any:

Monthly Rate in Zone A	-	\$61.52
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Monthly Rate in Zones B, C & D	-	\$71.52
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In addition, optional Call Management features as described in Section 3.4 are available to subscribers of One Choice[®] Classic Unlimited Package and will be billed at the rates set forth in Section 4.4 of the Rate Schedule in addition to all charges associated with the Customer's One Choice[®] Classic Unlimited Package.

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SECTION 4 – RATES, (CONT'D.)

4.2 Basic Residential Local Service - Rates and Charges (Continued)

4.2.8 One Choice® Bundled Service Packages - Rates and Charges

The One Choice® bundled service packages will be billed at the following rates in addition to all charges associated with the Customer’s optional services and/or additional long distance usage, if any. The following per line monthly rates apply to the Customer’s primary billing telephone number and any additional telephone numbers billed to the same account.

	<u>Zones A, B & C</u>
<u>One Choice® Select Package</u>	<u>Monthly Rate</u>
-With One Choice® \$.05 Plan	\$41.52
-With One Choice® \$.03 Plan	\$44.47
 <u>One Choice® Elite Package</u>	 <u>Monthly Rate</u>
-With One Choice® \$.05 Plan	\$51.52
-With One Choice® \$.03 Plan	\$54.47
 <u>One Choice® Unlimited</u>	 <u>Monthly Rate</u>
-With One Choice® \$.05 Plan	\$60.52

4.2.9 Additional Line Service - Rates and Charges

Additional Line Service will be billed at the following rates in addition to all charges associated with the Customer’s optional services and/or additional long distance usage, if any. The following per line monthly rates apply to each additional telephone number billed to the same account:

	<u>Zones A, B & C</u>
<u>Additional Line Service</u>	<u>Monthly Rate</u>
-With One Choice® \$.05 Plan	\$31.52
-With One Choice® \$.03 Plan	\$29.47

4.3 (Reserved for Future Use)

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SECTION 4 – RATES, (CONT'D.)

4.4 Call Management Features - Rates and Charges

Subscribers to Call Management Services will be billed at the following rates in addition to all charges associated with the Customer's basic local service plan. In addition, some Call Management Services may be activated and utilized by the Customer on a per-use basis and will be billed the rates as described herein.

	<u>Monthly Rate</u>	<u>Per Use Charge</u>
Auto Redial	\$3.95	\$.95
Call Block	\$3.95	N/A
Call Forwarding	\$3.95	N/A
Call Forwarding - Busy Line	\$3.95	N/A
Call Forwarding - No Answer	\$3.95	N/A
Call Forwarding - Busy/No Answer	\$3.95	N/A
Remote Access to Call Forwarding	\$3.95	N/A
Selective Call Forwarding	\$3.95	N/A
Call Waiting	\$3.95	N/A
Caller ID - Number Only	\$3.95	N/A
Caller ID - Name & Number	\$6.95	N/A
Speed Calling 8	\$3.95	N/A
Three-Way Calling	\$3.95	\$0.95
Anonymous Call Rejection	\$3.95	N/A
Call Waiting ID	\$3.95	N/A
Caller ID - Delivery Blocking	\$3.95	N/A
Call Return	\$3.95	\$0.95
Toll Restriction	\$3.95	N/A

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SECTION 4 – RATES, (CONT'D.)

4.5 Directory Assistance - Rates and Charges

The following Directory Assistance rates apply where the Customer places a direct dialed call to Directory Assistance. These rates are in addition to applicable usage charges or in lieu of local call rates from pay telephones. No credit will be given for requested listing information that is not found in the directory.

Direct-Dialed		
Directory Assistance Call	-	\$0.50

4.5.1 Directory Assistance Call Completion

The following Directory Assistance Call Completion rates apply in addition to any applicable Directory Assistance rates as described in Section 4.5, as well as the Long Distance Message Telecommunications Service rates associated with the completion of the call, if applicable.

DACC Charge	-	\$0.75
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SECTION 4 – RATES, (CONT'D.)

4.6 Directory Listings - Rates and Charges

Subscribers will be billed at the following rates for Directory Listings and optional features in addition to all charges associated with the Customer's basic local service plan:

Monthly Rate

Primary Listing	No charge
Non-Published Number	\$1.75
Non-Listed Number	\$1.25
Residential Additional Listing ¹	\$1.65

Directory Listings Change Charge	One-Time Charge
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¹ Residential Extra Listing charges are incurred from the time the listing is posted to the Directory Assistance records.

4.7 Operator Assistance Services - Rates and Charges

Local Operator Assistance Service rates are in addition to applicable usage charges or in lieu of local call rates from pay telephones.

Per Use Charge

Line Status Verification	\$1.25
Busy Interrupt	SECTION 2 - 0
Call Trace	\$7.00
Station to Station-Non-Automated	\$1.35
Station to Station-Semi-Automated	\$0.8000
Person to Person-Non-Automated	\$3.00
Person to Person-Semi-Automated	\$2.55
Third Party Billed Call-Non-Automated	\$1.35
Third Party Billed Call-Semi-Automated	\$1.15
Collect Call Non-Automated	\$1.35
Collect Call Semi-Automated	\$1.15

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SECTION 4 – RATES, (CONT'D.)

4.8 Service Order Charges - Rates and Charges

Customers will be billed the following charges for services described below. Additional charges may apply for service orders that require overtime labor performed at hours of the day or days of the week other than normal work hours.

	<u>One-Time Charge</u>
Customer requests to add a feature to an account	No charge
Customer requests to remove a feature from an account	\$5.00
Customer requests a billing name change on his/her account	\$5.00
Customer requests a telephone number change	\$25.00
Customer requests to transfer primary line from one service address to another	\$40.00
Customer requests to transfer an additional telephone line from one service address to another	\$30.00
Suspension of service by VT	No charge
Restoration of Customer's service following suspension by VT	\$20.00
Installation of a primary telephone line at new service address	\$40.00
Installation of an additional telephone line at new service address	\$30.00

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SECTION 4 – RATES, (CONT'D.)

4.8 Service Order Charges - Rates and Charges (Continued)

One-Time Charge

Block Change Charge \$5.00

PIC Change Charge \$5.00

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SECTION 4 – RATES, (CONT'D.)

4.9 Alternative Payment Processing Fees

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

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

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LOCAL EXCHANGE SERVICES

SECTION 5 - PROMOTIONAL OFFERINGS

VT may from time to time engage in special promotional service offerings which may be limited by specific attributes, including but not limited to certain dates, times and/or locations. These promotions are often designed to attract new customers and/or increase customer awareness of particular service offerings. Customers must subscribe to specific promotions within the given time period as stated in the promotional offer. Any account or telephone number that is disconnected from and then reconnected to VT's service for purposes of subscribing to the special promotion may not be eligible. The promotions may contain special terms and conditions, including but not limited to, usage rates and charges. Such special terms and conditions will be in lieu of those terms, conditions, rates and charges outlined in Sections 3 and 4 of this Tariff.

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