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Title Sheet

MO. PUBLIC SERVICE COMMISSION

MISSOURI INTEREXCHANGE TELECOMMUNICATIONS TARIFF

OF

NATIONAL TELEPHONE & COMMUNICATIONS, INC.

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for interexchange telecommunications services provided by National Telephone & Communications, Inc. within the State of Missouri.

National Telephone & Communications, Inc. operates as a competitive telecommunications company within the State of Missouri.

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MAR 03 1999

By *TO-99-322*
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
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COMPETITIVE TELECOMMUNICATIONS COMPANY WAIVERS

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National Telephone & Communications, Inc. is classified as a competitive telecommunications company in Missouri for which the following statutory and regulatory requirements are waived:

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- | | |
|---------------------------------|--|
| 4 CSR 240-10.020 | - Depreciation fund income |
| 4 CSR 240-30.010(2)(C) | - Posting of exchange rates at central operating offices |
| 4 CSR 240-30.040 | - Uniform system of accounts |
| 4 CSR 240-32.030(1)(B) and (C) | - Exchange area maps and records of access lines |
| 4 CSR 240-32.030(2) | - In-state record keeping |
| 4 CSR 240-32.050(3) through (6) | - Information concerning local service tariffs, maps, directories, and telephone numbers |
| 4 CSR 240-32.070(4) | - Coin telephones |
| 4 CSR 240-33.030 | - Minimum charge rule |
| 4 CSR 240-33.040(5) | - Finance fee |
| Section 392.240(1) | - Rates--reasonable average return on investment |
| Section 392.270 | - Property valuation |
| Section 392.280 | - Depreciation rates |
| Section 392.290 | - Issuance of securities |
| Section 392.310 | - Issuance of stocks and bonds |
| Section 392.320 | - Stock dividends |
| Section 392.330 | - Issuance of securities, debt and notes |
| Section 392.340 | - Reorganization |

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By TO-99-322
Public Service Commission
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FILED

97-548
JUL 31 1997MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~
JUL 31 1997

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National Telephone & Communications, Inc.
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By *TO-99-322*
Public Service Commission
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97-548
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MISSOURI
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SYMBOLS

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The following symbols are used for the purposes indicated below: ~~MO. PUBLIC SERVICE COMMISSION~~

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

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FILED

97-548

JUL 31 1997

MISSOURI

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Irvine, California 92714

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TARIFF FORMAT

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A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the PSCM. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the PSCM follows in its tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect.

C. Paragraph Numbering Sequence - There are Seven levels of paragraph coding. Each level of coding is subservient to its next higher level:

- 2.
- 2.1.
- 2.1.1.
- 2.1.1.A.
- 2.1.1.A.1.
- 2.1.1.A.1.(a).
- 2.1.1.A.1.(a).I.

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MAR 08 1999

By 10-99-322
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

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2801 North Main Street
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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the Customer's telephone to a NTC designated switching center or point of presence.

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

Authorization Code - A pre-defined series of numbers to be dialed by the Customer or Authorized User upon access to the Carrier's Travel Card Service network to identify the caller and validate the caller's authorization to use the services provided.

Company or Carrier - National Telephone & Communications, Inc. unless otherwise clearly indicated by the context.

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

Dedicated Access Origination/Termination - Where access between the customer and the interexchange carrier is provided on dedicated circuits. The cost of these dedicated circuits is billed by the access provider directly to the Customer.

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Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, (CONT'D) JUN 19 1997

Equal Access - Where the local exchange company central office provides interconnection to interexchange carriers with Feature Group D circuits. In such end offices, customers presubscribe their telephone line(s) to their preferred interLATA carrier.

LEC - Local Exchange Company.

NTC - Used throughout this tariff to refer to National Telephone & Communications, Inc.

PSCM - Refers to the Public Service Commission of Missouri.

Serving Wire Center - A specified geographic point from which the vertical and horizontal coordinate is used in calculation of airline mileage.

Switched Access Origination/Termination - Where access between the customer and the interexchange carrier is provided on local exchange company Feature Group circuits and the connection to the customer is a LEC-provided business or residential access line. The cost of switched Feature Group access is billed to the interexchange carrier.

Travel Card Call - A service whereby the Customer or Authorized User dials all of the digits necessary to route and bill a call placed from a location other than his/her residence or normal place of business. Service is accessed via a "1-800" or other access code dialing sequence.

V & H Coordinates - Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage may be used for the purposed of rating calls.

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97-548
JUL 31 1997

MISSOURI
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DATE OF ISSUE: June 19, 1997

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2801 North Main Street
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SECTION 2 - RULES AND REGULATIONS

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2.1 Undertaking of National Telephone & Communications, Inc.

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

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

The Company's services and facilities are provided on a monthly basis unless otherwise provided, and are available twenty-four hours per day, seven days per week.

2.2 Limitations

2.2.1 Service is offered subject to the availability of the necessary facilities and equipment, or both facilities and equipment, and subject to the provisions of this tariff.

2.2.2 NTC reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer or Subscriber is using service in violation of provisions of this tariff, or in violation of the law.

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97-548

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.) JUN 19 1997

2.2 Limitations, (Cont'd.)

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- 2.2.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.2.4 All facilities provided under this tariff are directly or indirectly controlled by NTC and neither the Customer nor Subscriber may transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.5 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

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FILED

97-548

JUL 31 1997

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Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

JUL 31 1997

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.) JUN 19 1997

2.3 Use

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

2.4 Liabilities of the Company

2.4.1 The liability of the Company for its willful misconduct or gross negligence which is the sole legal cause of damage or injury is not limited by this tariff. With respect to any other claim or suit, by a Subscriber or by any others, for damages associated with acts or omissions involving initiation, installation, provision, termination, maintenance, repair, interruption or restoration of any service or facilities offered under this tariff, the Company's liability, if any, is limited to the lesser of \$500 or the actual damages or injury sustained, which in the event of any failure of service shall be deemed to be 1/30 of the monthly charge for service affected for each 24-hour period during which such failure of service occurs and is reported to or known by the Company. In addition, Subscriber credits for interrupted service will be issued, where applicable, in accordance with the provisions of Section 2.17.

2.4.2 In no event will Company be responsible for consequential damages or lost profits suffered by Subscriber on account of interrupted or unsatisfactory service unless Company is found to have been willfully negligent.

2.4.3 The Company is not liable for any act or omission of any other company or companies furnishing a portion of the service. No agents or employees of other carriers shall be deemed to be agents or employees of the Company.

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FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

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ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
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Irvine, California 92714

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

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2.4 Liabilities of the Company, (Cont'd.)

2.4.4 The Company shall be indemnified and held harmless by the Customer against:

- (A) Claims for libel, slander, infringement of copyright or unauthorized use of any trade mark, trade name or service mark arising out of the material, data, information, or other content transmitted by the Customer over the Company's facilities; and
- (B) Claims for patent infringement arising from combining or connecting the Company's facilities with apparatus and systems of the Customer; and
- (C) All other claims arising out of any act or omission of the Customer in connection with any service provided by the Company.

2.4.5 The Company will make no refund of overpayments by a Subscriber unless the claim for such overpayment together with proper evidence be submitted within one (1) year from the date of alleged overpayment unless billing records prepared by the Company can be produced which would justify a credit beyond one year.

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97 - 548
JUL 31 1997MISSOURI
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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

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2.5 Deposits

The Company will not collect deposits for service within Missouri.

2.6 Advance Payments

The Company will not collect advanced payments for service within Missouri.

2.7 Taxes

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

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Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
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2.8 Terminal Equipment

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The Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as a PBX, key systems or other telecommunications device. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry as endorsed by the Federal Communications Commission.

2.9 Installation

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

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Public Service Commission
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FILED

97 - 548

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

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2.10 Payment for Service

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by NTC. NTC will arrange to bill calls in accordance with the credit card, collect call, or calling card instruction of the caller, via the designated commercial credit card clearing center or the applicable telephone company with whom NTC has a billing agreement. Direct dialed calls will be billed to the Customer's originating line account. All charges due by the Customer are payable to the Company or to any agency duly authorized to receive such payments. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Public Service Commission of Missouri. When payment is made through another entity, the billing conditions of that entity apply. Account payment will not be considered delinquent if payment has been received within 22 days of bill rendering. Any objections to billed charges must be promptly reported to the Company or the Company's billing agent. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

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By TO-99-322
Public Service Commission
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JUL 31 1997

MISSOURI
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SECTION 2 - RULES AND REGULATIONS, (CONT'D.) JUN 19 1997

2.11 Cancellation by Customer

Customer may cancel service by providing thirty (30) days notice, wither written or verbal, to the Company.

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2.12 Interconnection

Service furnished by NTC may be connected with the services or facilities of other carriers. Such service or facilities are provided under the terms, rates and conditions of the other carrier. The Customer is responsible for all charges billed by other carriers for use in connection with NTC's service. Any special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

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MAR 03 1999
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Public Service Commission
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97-548

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MISSOURI

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RECEIVED**SECTION 2 - RULES AND REGULATIONS, (CONT'D) JUN 19 1997****2.13 Refusal or Discontinuance by Company****MO. PUBLIC SERVICE COMMISSION**

NTC may refuse or discontinue service under the following conditions provided that, unless otherwise stated, the Customer shall be given fifteen (15) days notice to comply with any rule or remedy any deficiency:

- 2.13.1** For non-compliance with or violation of any State, municipal, or Federal law, ordinance or regulation pertaining to telephone service.
- 2.13.2** For use of telephone service for any other property or purpose than that described in the application.
- 2.13.3** For neglect or refusal to provide reasonable access to NTC or its agents for the purpose of inspection and maintenance of equipment owned by NTC or its agents.
- 2.13.4** For noncompliance with or violation of Commission regulation or NTC's rules and regulations on file with the Commission, provided five (5) days' written notice is given before termination.
- 2.13.5** For nonpayment of delinquent bills (see Section 2.10), provided that suspension or termination of service shall not be made without five (5) days written Company or billing agent notice to the Customer, except in extreme cases. At least twenty-four (24) hours prior to discontinuance, the Company will make reasonable efforts to speak with the Customer in order to advise the Customer of the proposed discontinuance and to advise the Customers of steps necessary to avoid discontinuance.
- 2.13.6** Without notice in the event of Customer or Authorized User use of equipment in such a manner as to adversely affect NTC's equipment or service to others.
- 2.13.7** Without notice in the event of tampering with the equipment or services owned by NTC or its agents.

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MISSOURI**FILED**97-548
JUL 31 1997**MISSOURI**
Public Service Commission

DATE OF ISSUE: June 19, 1997

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JUL 31 1997

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.) JUN 19 1997

2.13 Refusal or Discontinuance by Company, (Cont'd.)

2.13.8 Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, NTC may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.

2.13.9 Without notice when necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.

2.13.10 For periods of inactivity over sixty (60) days.

2.13.11 When any governmental or regulatory condition imposed upon NTC materially and negatively impacts the financial viability of the service, as determined by NTC in its best business judgment.

2.14 Credit Allowance for Interruption of Service

Credit allowances for interruptions of service are limited to the initial minimum period call charges incurred for re-establishing the interrupted call.

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FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

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National Telephone & Communications, Inc.
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RECEIVED**SECTION 2 - RULES AND REGULATIONS, (CONT'D.)****DEC - 1 1997****2.15 Inspection, Testing and Adjustment**

Upon reasonable notice, the facilities provided by the Company shall be made available to the Company for tests and adjustments as may be deemed necessary by the Company for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made when the interruption is less than twenty-four (24) consecutive hours.

2.16 Reservation of 800 Numbers

The Company will make every effort to reserve 800 vanity numbers for customers, but makes no guarantee or warranty that the requested number(s) will be available.

2.17 Portability of 800 Numbers

The Company will participate in porting 800 numbers only if the account balance is zero and all charges incurred as a result of the 800 number have been paid.

2.18 Miscellaneous Rates and Charges

The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others in support of statutory or regulatory programs. Examples of such programs include, but are not limited to, the Universal Service Fund, the Primary Interexchange Carrier Charge, and compensation to payphone service providers for the use of their payphones to access the Company's service.

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Public Service Commission
MISSOURI**FILED****DEC 31 1997****MISSOURI**
Public Service Commission**DATE OF ISSUE: December 1, 1997 DATE EFFECTIVE: December 31, 1997**

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National Telephone & Communications, Inc.
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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

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2.15 Inspection, Testing and Adjustment

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DEC 31 1997

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Public Service Commission
MISSOURI

FILED

97-548
JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 31, 1997~~

JUL 31 1997

ISSUED BY:

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SECTION 3 - SERVICE DESCRIPTIONS

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3.1 General

DEC - 1 1997

NTC offers long distance calling services to entities serving the transient public.

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3.1.1 Public Telephone Surcharge

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In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all interstate, intrastate and international calls that originate from any domestic pay telephone used to access the Company's services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with the Company service, applies for the use of the instrument used to access the Company service and is unrelated to the Company's service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol).

Whenever possible, the Public Pay Telephone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Public Pay Telephone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The Public Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

Rate per Call

\$0.30

(N)

*Material previously found on this sheet is now found on Sheet 18.1

DATE OF ISSUE: December 1, 1997 DATE EFFECTIVE: December 1, 1997

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SECTION 3 - SERVICE DESCRIPTIONS

JUN 19 1997

3.1 General

NTC offers long distance calling services to ~~MO. PUBLIC SERVICE COM~~
the transient public.

3.2 Timing of Calls

- 3.2.1 Long distance usage charges are based on the actual usage of NTC's network. The Company will determine that a call has been established through industry standard answer detection methods, including hardware answer detection.
- 3.2.2 Chargeable time for a call ends upon disconnection by either party.
- 3.2.3 Call durations and minimum calling periods are provided with each specific product as described in Section 3.5 of this tariff.
- 3.2.4 There is no billing applied for incomplete calls.

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DEC 31 1997
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Public Service Commission
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97 - 548

JUL 31 1997

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Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 21, 1997~~

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2801 North Main Street
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RECEIVED**SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)****DEC - 1 1997****3.2 Timing of Calls**

- 3.2.1 Long distance usage charges are based on the actual usage of NTC's network. The Company will determine that a call has been established through industry standard answer detection methods, including hardware answer detection.
- 3.2.2 Chargeable time for a call ends upon disconnection by either party.
- 3.2.3 Call durations and minimum calling periods are provided with each specific product as described in Section 3.5 of this tariff.
- 3.2.4 There is no billing applied for incomplete calls.

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* Material now found on this sheet was previously found on Sheet 18

DATE OF ISSUE: December 1, 1997 DATE EFFECTIVE: December 31, 1997

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

3.3 Calculation of Distance

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Usage charges for mileage sensitive services vary based on the type of service subscribed to by the Customer. For services utilizing switched access, mileage measurements for rate schedules are based on the distance in airline miles between rate centers associated with the originating and terminating stations. For services utilizing dedicated access, mileage measurements for rate schedules are based on the distance in airline miles between the NTC network access point associated with the station utilizing Dedicated Access Origination/Termination and the rate center associated with the called/calling station.

The distance between the originating and terminating points is calculated by using the "V" and "H" coordinates of the serving wire centers as defined by BellCore (Bell Communications Research), in the following manner:

- Step 1: Obtain the "V" and "H" coordinates for the serving wire center or network access point serving the Customer's location and the called/calling station.
- Step 2: Obtain the difference between the "V" coordinates. Obtain the difference between the "H" coordinates.
- Step 3: Square the differences obtained in Step 2.
- Step 4: Add the squares of the "V" difference and "H" difference obtained in Step 3.
- Step 5: Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.
- Step 6: Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the originating and terminating locations of the call.

Formula:

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

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97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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2801 North Main Street
Irvine, California 92714

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.4 Rate Periods and Holidays

For time-of-day sensitive services, the following rate periods apply:

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD					EVE	
5:00 PM TO 11:00 PM	EVENING RATE PERIOD						
11:00 PM* TO 8:00 AM	NIGHT/WEEKEND RATE PERIOD						

* to, but not including

Calls are billed based on the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed the rates in effect in that boundary for each portion of the call, based on the time of day at the Customer location.

For services subject to holiday discounts, the Evening Rate Period rates apply on the following Company recognized holidays, unless a lower rate would normally apply:

New Year's Day	January 1
Memorial Day	As Federally Observed
Independence Day	July 4
Thanksgiving Day	As Federally Observed
Christmas Day	December 25

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By TO-99-322
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 21, 1997

ISSUED BY:

Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.) **RECEIVED**

3.5 Service Offerings

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3.5.1 Dial-1 Service*

Dial-1 Service is designed for ~~MO. Business and~~ residential use. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds. No minimum usage commitment is required. Calls originate from Customer-provided standard business or residential switched access lines. Customers may make calls from either a presubscribed access line or by dialing the carrier's "10xxx" access code.

3.5.2 Residential 800 Service

(T)

Residential 800 Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service. This service is designed for Customers with less than \$50 of "800" usage per month. (T)

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DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings

3.5.1 Dial-1 Service*

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Dial-1 Service is designed for business and residential use. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds. No minimum usage commitment is required. Calls originate from Customer-provided standard business or residential switched access lines. Customers may make calls from either a presubscribed access line or by dialing the carrier's "10xxx" access code.

3.5.2 800 Call Me Service

800 Call Me Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service. This service is designed for Customers with less than \$50 of "800" usage per month.

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FILED

97-542

JUL 31 1997

* Not available to new residential customers.

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DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~
JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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3.5 Service Offerings, (Cont'd.)

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3.5.3 Business 800 Service

(T)

Business 800 Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service. This service is designed for Customers with greater than \$50 of "800" usage per month.

MO. PUBLIC SERVICE COMMISSION (T)

3.5.4 Dial-1 "FLAG" Travel Card Service

Dial-1 "FLAG" Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

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MAR 03 1999

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NOV - 6 1997

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DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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800 Call Me Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service. This service is designed for Customers with greater than \$50 of "800" usage per month.

3.5.4 Dial-1 "FLAG" Travel Card Service

Dial-1 "FLAG" Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

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DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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3.5 Service Offerings, (Cont'd.)

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3.5.5 Call\$aver Service *

Call\$aver is a pre-authorized calling card service. **MO. PUBLIC SERVICE COMMISSION**
The customer establishes a pre-set limit for calling services from which calling activity will be debited. Customers are allowed to increase the preauthorized limit by making a call to Customer Service. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Since the calls are billed in arrears, the Customer will receive a monthly printout of the calls charged against the account since the last billing cycle.

3.5.6 Prompt Pay Discount

Customers who pay there bill within the allowed time frames, as provided on the bill, and have usage of more than \$10.00 for residential service or \$25.00 for business service, will receive a discount on their next months telephone usage. Customer will be given instructions on the bill as it relates to the total amount the Customer is required to pay. The Prompt Pay Discount is only applicable to Dial-1, Residential 800, Business 800, Dial-1 "Flag" Travel Card Service, No Surprises and Half Price Club Service. **(T)** **(T)**

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DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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Irvine, California 92614

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

3.5.5 Call\$aver Service *

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Call\$aver is a pre-authorized calling card service. The customer establishes a pre-set limit for calling services from which calling activity will be debited. Customers are allowed to increase the preauthorized limit by making a call to Customer Service. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Since the calls are billed in arrears, the Customer will receive a monthly printout of the calls charged against the account since the last billing cycle.

3.5.6 Prompt Pay Discount

Customers who pay there bill within the allowed time frames, as provided on the bill, and have usage of more than \$10.00 for residential service or \$25.00 for business service, will receive a discount on their next months telephone usage. Customer will be given instructions on the bill as it relates to the total amount the Customer is required to pay. The Prompt Pay Discount is only applicable to Dial-1, 800 Call Me, 800 Plus, Dial-1 "Flag" Travel Card Service, No Surprises and Half Price Club Service.

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NOV -6 1997
By let P.S. #23
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97 - 548
JUL 31 1997

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DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 21, 1997~~
JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
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SECTION 3 - SERVICE DESCRIPTIONS, (Continued) **Missouri Public Service Commission**

3.5 Service Offerings, (Cont'd.)

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3.5.7 SureSaver Service *

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SureSaver is a prepaid debit card service. The initial card is purchased for \$20.00, which includes a one-time non-refundable \$10.00 installation and set-up fee. Customers are allowed to increase the preauthorized limit at the point of sale or by making a call to Customer Service. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

SureSaver service will expire after any six (6) month period of no activity. "No Activity" is defined as no calls made or no funds added to your account in any six month period. If service expires, any remaining funds will be forfeited and the SureSaver account will be closed.

A. SureSaver Specific Country Disposable Debit Card Service

SureSaver Specific Country Disposable Debit Card Service is a prepaid debit card service specifically designed for Customers with significant usage to international countries, as specified in the Company's international tariff. The initial card is purchased for \$25.00. The card may not be recharged and there is no per call surcharge.

Calls are billed in one (1) minute increments with an initial billing period of one (1) minute.

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FILED NOV 13 1998

* This service will no longer be available to new subscribers.

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DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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2801 North Main Street
Irvine, California 92614

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.7 SureSaver Service

SureSaver is a prepaid debit card service. The initial card is purchased for \$20.00, which includes a one-time non-refundable \$10.00 installation and set-up fee. Customers are allowed to increase the preauthorized limit at the point of sale or by making a call to Customer Service. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

SureSaver service will expire after any six (6) month period of no activity. "No Activity" is defined as no calls made or no funds added to your account in any six month period. If service expires, any remaining funds will be forfeited and the SureSaver account will be closed.

A. SureSaver Specific Country Disposable Debit Card Service (N)

SureSaver Specific Country Disposable Debit Card Service is a prepaid debit card service specifically designed for Customers with significant usage to international countries, as specified in the Company's international tariff. The initial card is purchased for \$25.00. The card may not be recharged and there is no per call surcharge.

Calls are billed in one (1) minute increments with an initial billing period of one (1) minute.

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NOV 13 1998
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FILED

NOV - 6 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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Irvine, California 92614

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

3.5 Service Offerings, (Cont'd.)

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3.5.7 Sure\$aver Service

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Sure\$aver is a prepaid debit card service. The initial card is purchased for \$20.00, which includes a one-time non-refundable \$10.00 installation and set-up fee. Customers are allowed to increase the preauthorized limit at the point of sale or by making a call to Customer Service. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

Sure\$aver service will expire after any six (6) month period of no activity. "No Activity" is defined as no calls made or no funds added to your account in any six month period. If service expires, any remaining funds will be forfeited and the Sure\$aver account will be closed.

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NOV -6 1997
By 1st P.S. #24
Public Service Commission
MISSOURI

FILED
97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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3.5 Service Offerings, (Cont'd.)

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3.5.8 SureSaver Gold Service

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SureSaver Gold is a prepaid debit card service. There is an activation fee of \$15 for the initial purchase of the card. Customers are allowed to increase the preauthorized limit at the point of sale by calling Customer Service and providing a credit card number that will be automatically charged to auto-refill the card whenever the balance falls to \$15.00. The card will be refurbished with a minimum of \$50.00. The customer can also refill the card by completing and mailing a cash-customer refill form directly to NTC.

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. The minimum initial activation amount for all cards is \$25, not including the initiation fee.

SureSaver Gold service requires an initial set-up fee, which covers the initial establishment of service, the creation of the Customer Record and the validation of any credit card, if applicable.

SureSaver Gold service will expire after any six (6) month period of no activity. "No Activity" is defined as no calls made or no funds added to your account in any six month period. If service expires, any remaining funds will be forfeited and the SureSaver account will be closed.

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97-548
JUL 31 1997MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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3.5 Service Offerings, (Cont'd.)

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3.5.9 Half Price Club *

MO. PUBLIC SERVICE COMM

The Half Price Club is an Optional Calling Plan through which a Customer can receive a discount of 60% on all intrastate and interstate Dial-1 calls. Calls originated from the Customers presubscribed access line to other presubscribed NTC Dial-1 Customers will receive the 60% discount after the total monthly usage exceeds \$10.00.

Loyal NTC Customers will receive a 65% Discount for applicable calls during the second year and a 70% discount each year thereafter.

Half Price Club calls are billed in one (1) minute increments after an initial period, for billing purposes, of one (1) minute.

Calls made by Half Price Club Members to non-NTC customers will be billed at the rates provided in Section 4.9. The non-NTC customer calls are eligible for the Prompt Pay Discount as described in Section 4.6. Dial-1 "Flag" Travel Card Services as well as any "10xxx" calling service is not applicable for the Half Price Club Discount.

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MAR 08 1999

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* Grandfathered, valid for existing Customers only.

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 31, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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3.5 Service Offerings, (Cont'd.)

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3.5.10 EasyOne

(T)

A. EasyOne Dial-1 Service

MO. PUBLIC SERVICE COMMISSION

EasyOne service provides the Customer with the option of having all NTC Dial-1 service billed on the Customers normal Local Exchange Company monthly bill. Customers who choose this option receive a 30% discount off of the Dial-1 rates provided in Section 4.10.1 of this tariff. Calls will be billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds. (T)

B. EasyOne Flag Card

(T)

EasyOne Flag Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. (T)

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MAR 03 1999

TO-99-322
Public Service Commission
MISSOURI

FILED

NOV - 6 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

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3.5.10 Easy One

MO. PUBLIC SERVICE COMM

A. Easy One Dial-1 Service

Easy One service provides the Customer with the option of having all NTC Dial-1 service billed on the Customers normal Local Exchange Company monthly bill. Customers who choose this option receive a 30% discount off of the Dial-1 rates provided in Section 4.10.1 of this tariff. Calls will be billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

B. Easy One Flag Card

Easy One Flag Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

CANCELLED

NOV -6 1997
By let P.S. #27
Public Service Commission
MISSOURI

FILED

97 - 548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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3.5 Service Offerings, (Cont'd.)

3.5.10 EasyOne, (Cont'd.)

MO. PUBLIC SERVICE COMMISSION

C. EasyOne WorldWide Service

(N)

EasyOne WorldWide Service is an EasyOne service designed for Customers with significant international calling. This service is billed in one (1) minute increments with an initial billing period of one (1) minute.

D. EasyOne Express

EasyOne Express is a service designed for Customers with significant international calling. Calls, billed on a Customer's Local Exchange Company bill, are billed in six (6) second increments with an initial billing period of eighteen (18) seconds.

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MAR 03 1999

By 70-99-322
Public Service Commission
MISSOURI

FILED

NOV - 6 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

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3.5 Service Offerings, (Cont'd.)

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3.5.11 Save Our Schools (SOS)

MO. PUBLIC SERVICE COMM

Save Our Schools service is an affinity service that provides the Customer with discounted Dial-1, Toll Free and Travel Card service. NTC will donate a percentage of the Customers monthly billing to the organization that enrolls the Customer to NTC's SOS service. This donation will be distributed by the enrolling organization to the schools they so designate.

A. SOS Dial-1 Rates

Save Our Schools service provides the Customer with a 25% discount off of the Dial-1 rates provided in Section 4.11.1 of this tariff. Calls will be billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute.

B. SOS 800 Call Me Service

800 Plus Service allows Customers to receive incoming calls from anywhere within the State of Missouri. Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. Per minute rates as well as a monthly recurring fee is associated with this service.

C. SOS Travel Card Service

SOS Customers receive Travel Calling card service. The SOS Travel Calling card service will be billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute.

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FILED

97-548
JUL 31 1997MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 31, 1997~~
JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

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3.5 Service Offerings, (Cont'd.)

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3.5.12 No Surprises - Business

MO. PUBLIC SERVICE COMM

No Surprises - Business is a flat rate outbound product that permits business Customers to receive discounts on their intrastate service based upon the amount of their monthly bill and the promptness of their payment. Payments are considered to be prompt if paid within 21 days of invoicing.

No Surprises calls are billed in six (6) second increments after an initial period, for billing purposes of eighteen (18) seconds. No Surprises is offered only in conjunction with interstate service.

Customers of this service are required to sign a one year contract for this service. If within the first ninety (90) days of the service, the Customer wishes to leave the plan, and return to their original carrier, NTC will reimburse the Customer for the cost incurred to switch back to the original carrier.

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MAR 03 1999

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Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI

Public Service Commission

JUL 31 1997

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE:

ISSUED BY:

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.13 Simple Choice

MO. PUBLIC SERVICE COMM

Simple Choice is a direct dialed outbound service that provides the Customer with a time of day sensitive usage product. Simple Choice calls will be billed in six (6) second increments after an initial calling period, for billing purposes, of eighteen (18) seconds.

A. Time of Day Rate Periods

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Simple Choice will be rated utilizing Day and Non-Day rate periods.

Day 7:00 AM to, but not including, 7:00 PM Monday through Friday.

Non-Day 7:00 PM to, but not including, 7:00 AM Monday through Friday.

Weekend All other times of the week not identified above.

B. Simple Choice Bonus Service

Simple Choice Customers, that also subscribe to the 800 Call Me service, as defined in this tariff, will have the installation fee waived.

C. Simple Choice Travel Calling Card

Simple Choice Travel Calling Card allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

FILED

JUL 31 1997
9 - 5 4 8

MISSOURI

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: June 19, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

MAR 03 1999
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3.5 Service Offerings, (Cont'd.)

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3.5.13 Simple Choice, (Cont'd.)

MO. PUBLIC SERVICE COMMISSION

D. Simple Choice International

(N)

Simple Choice International is an outbound switched service billed in one (1) minute increments with an initial period, for billing purposes, of one (1) minute. Calls are billed at a flat rate regardless of time-of-day or mileage.

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MAR 03 1999
by TO-99-327
Public Service Commission
MISSOURI

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NOV - 6 1997

MISSOURI

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997
Public Service Commission

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.14 Futuresaver

MO. PUBLIC SERVICE COMM

Futuresaver is a combined direct dialed outbound, toll free inbound (800/888) and travel card product.

A. Futuresaver Outbound Service

Futuresaver Outbound Service Customers will receive a 30% discount off of the presently effective Dial-1 rates in Section 4.14.1 of this tariff. All calls will be billed in six (6) second increments after an initial period, for billing purposes, of eighteen (18) seconds.

B. Futuresaver Toll Free Service

Futuresaver Toll Free service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service.

Peak 8:00AM to, but not including, 5:00PM
Monday through Friday.
Off-Peak All other times of the week.

CANCELLED

MAR 09 1999

by TO-99322
Public Service Commission
MISSOURI**FILED**

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 21, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.14 Futuresaver, Cont'd.

B. Futuresaver Toll Free Service, Cont'd.

MO. PUBLIC SERVICE COMM.

1. MOU Promotion

Futuresaver Customers that also subscribe to Futuresaver Toll Free Service will receive 100 Minutes of interstate Futuresaver Toll Free service at \$0.0100 per call and have the installation fee and first month's recurring charge waived.

C. Futuresaver Travel Card Service

Futuresaver Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

CANCELLED

MAR 03 1999
By TO-99-322
Public Service Commission
MISSOURI

FILED97 - 548
JUL 31 1997MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 21, 1997
JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D) **RECEIVED**

3.5 Service Offerings, (Cont'd.)

JUN 19 1997

3.5.14 Futuresaver, Cont'd.

D. Holidays for a Penny

MO. PUBLIC SERVICE COMM

Futuresaver customers will receive up to twenty (20) minutes of Holiday calling at \$0.0100 per call. The holidays included in this offer are:

New Years Day	January 1
Valentines Day	February 14
Mothers Day	As nationally observed
Fathers Day	As nationally observed
Fourth of July	July 4
Labor Day	As federally observed
Thanksgiving Day	As federally observed
Christmas Day	December 25

CANCELLED
MAR 03 1999
by TO-99-322
Public Service Commission
MISSOURI

FILED
97-548
JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.15 Executive No Surprises

MO. PUBLIC SERVICE COMMISSION

A. Executive No Surprises Outbound Service

Executive No Surprises is a flat rate outbound product that permits business Customers to receive discounts on their intrastate service based upon the amount of their monthly bill and the promptness of their payment. Payments are considered to be prompt if paid within 21 days of invoicing.

Executive No Surprises calls are billed in six (6) second increments after an initial period, for billing purposes of eighteen (18) seconds. Executive No Surprises is offered only in conjunction with interstate service.

CANCELLED

MAR 03 1999
TO-99-322
Public Service Commission
MISSOURI

FILED

97-548
JUL 31 1997MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.15 Executive No Surprises, Cont'd.

B. Executive No Surprises Toll Free Service

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Executive No Surprises Toll Free Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service.

This product is only offered in conjunction with Executive No Surprises Outbound Service.

C. Executive No Surprises Travel Card Service

Executive No Surprises Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

CANCELLED

MAR 03 1999

by DO-99322
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI

Public Service Commission
JUL 31 1997

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: June 19, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

JUN 19 1997

3.5.15 Executive No Surprises, Cont'd.

MO. PUBLIC SERVICE COMMISSION

D. Term Commitment

For each month during the term of this Executive No Surprises agreement, the Customer agrees to a minimum monthly billing level of \$50, exclusive of monthly recurring fees and/or taxes. In the event that the monthly usage is lower than \$50.00, the Customer shall pay the Company for actual usage and in addition to the actual usage, the customer shall pay the difference between the actual usage amount and the \$50.00 minimum amount.

Customers of this service are required to sign a one year contract for this service. If within the first ninety (90) days of the service, the Customer wishes to leave the plan, and return to their original carrier, NTC will reimburse the Customer for the cost incurred to switch back to the original carrier.

In the event the Customer chooses to cancel service with the Company after ninety (90) days, the Customer shall be responsible for paying an amount equal to fifty percent (50%) of the Customers average monthly usage excluding taxes, monthly recurring fees or discounts as calculated from the preceding month(s) usage prior to the Customer cancellation of service, or the \$50.00 minimum monthly usage fee, whichever is greater multiplied by the number of months remaining in the term of this agreement. The early termination fee will have a maximum per month fee of \$250 multiplied by the number of months remaining in the term of the agreement.

CANCELLED

MAR 03 1999

By 90-99322
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

JUL 31 1997

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

RECEIVED

3.5 Service Offerings, (Cont'd.)

JUN 19 1997

3.5.16 Equinox

MO. PUBLIC SERVICE COMMISSION

A. Equinox Residential Dial-1 Service

Equinox Residential Dial-1 Service is a direct dialed outbound service that provides the Customer with a time of day sensitive usage product. Calls will be billed in six (6) second increments after an initial calling period, for billing purposes, of thirty (30) seconds.

Peak 7:00AM to, but not including, 7:00PM
Monday through Friday.

Off-Peak All other times of the week.

1. Prompt Pay Discount

Customers who pay their bill within the allowed time frames, as provided on the bill, will receive a discount, based upon present usage, on their current bill. Customer will be given instructions on the bill as it relates to the total amount the Customer is required to pay. If payment is not received within the allowed time frames as provided on their bill, the discounted amount will be added to the next monthly bill issued to the Customer.

CANCELLED

MAR 03 1999

by TO-99-322
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

RECEIVED

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

OCT - 7 1997

3.5 Service Offerings, (Cont'd.)

3.5.16 Equinox, Cont'd.

MO. PUBLIC SERVICE COMM

B. Equinox Dollars & Sense Dial-1 Service

Equinox Dollars & Sense Dial-1 Service is a direct dialed outbound service that provides the Business Customer with a flat rate usage product. Calls will be billed in six (6) second increments after an initial calling period, for billing purposes, of thirty (30) seconds.

C. Equinox Business 800 Service

Equinox Business 800 Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. (T)
Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service.

D. Equinox Residential 800 Service

Equinox Residential 800 Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service.

1. Prompt Pay Discount

FILED

See Section 3.5.16.A.1 of this tariff for the Prompt Pay Discount associated with this service.

NOV - 6 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

mol9703.tms

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MAR 08 1999

by TO 99-322
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

JUN 19 1997

3.5.16 Equinox, Cont'd.

MO. PUBLIC SERVICE COMMISSION

B. Equinox Dollars & Sense Dial-1 Service

Equinox Dollars & Sense Dial-1 Service is a direct dialed outbound service that provides the Business Customer with a flat rate usage product. Calls will be billed in six (6) second increments after an initial calling period, for billing purposes, of thirty (30) seconds.

C. Equinox Business 800 Service

Equinox Business 800 Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service.

D. Equinox Residential 800 Service

Equinox Residential 800 Service allows Customers to receive incoming calls from anywhere within the State of Missouri. The Customer, not the calling party, will be billed for the call. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. Per minute rates as well as an installation fee and a monthly recurring fee is associated with this service.

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NOV -6 1997
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1. Prompt Pay Discount

FILED

See Section 3.5.16.A.1 of this tariff for the Prompt Pay Discount associated with this service.

JUL 11 1997

7-548

MISSOURI

Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997

ISSUED BY:

Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

JUL 31 1997

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

JUN 19 1997

3.5.16 Equinox, Cont'd.

MO. PUBLIC SERVICE COMM

E. Equinox Travel Card Service

Equinox Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

1. Prompt Pay Discount

See Section 3.5.16.A.1 of this tariff for the Prompt Pay Discount associated with this service.

CANCELLED

MAR 03 1999
By *TO-99-322*
Public Service Commission
MISSOURI

FILED
97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

JUL 31 1997

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.16 Equinox, Cont'd.

F. [Reserved For Future Use]

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CANCELLED
MAR 03 1999
By TO-99-322
Public Service Commission
MISSOURI

Missouri Public
Service Commission

FILED NOV 13 1998

DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

RECEIVED

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

JUN 19 1997

3.5 Service Offerings, (Cont'd.)

3.5.16 Equinox, Cont'd.

MO. PUBLIC SERVICE COMM

F. Equinox Debit Card

Equinox Debit Card is a pre-paid card service is available to residential and business Customer for placing calls while away from home or office. Calls are originated by dialing the 800 access number printed on the card, followed by a personal identification number and destination number. Debit card accounts maintain a balance which is depleted on a real-time basis as calls are placed.

Per minute rates for the cards will be based upon the face value of the card at the time of purchase. All calls are billed in six (6) second increments with a minimum call duration, for debiting purposes, of thirty (30) seconds

CANCELLED

NOV 13 1998

By *ISRS-140*
Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

AUG 27 1997

3.5 Service Offerings, (Cont'd.)

3.5.17 Simply Makes Sense

A. Simply Makes Sense Outbound Service

Simply Makes Sense is a switched outbound service billing in one (1) minute increments with an initial period for billing purposes of one (1) minute. Customers are billed usage plus a monthly recurring charge (MRC). Customers who select this program are eligible for several different discount programs.

All Customers will receive a certificate for a rebate at the time Simply Makes Sense service is selected. Each certificate applies to a rebate term of six consecutive months beginning on the date the certificate is sent to the Customer. The certificate may be mailed to the company at any time during the rebate term up through two months after the rebate term. It will be applied only if the Customer incurs \$25.00 in average monthly billing.

The rebate amount is calculated on the total amount of intrastate and interstate usage accrued over the six consecutive months and applied to the 7th, 8th or 9th month's billing. The rebate amount will show as a lump sum line item discount amount on the Customer's bill. The rebate amount is limited to and will not exceed the total amount of the bill receiving the rebate (excluding taxes and monthly recurring charges), and the month the rebate is applied is not included in the rebate term. New rebate certificates are sent to Customers as the previous ones are used. The new rebate term will start the month following the rebate month.

1. Standard Credit

Customers who meet the above criteria will receive a 15% discount on one month's interstate billing.

SEP 26 1997

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 1, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

moi9702.tms

CANCELLED

MAR 03 1999

by TC-99-322
Public Service Commission
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.) AUG 27 1997

3.5 Service Offerings, (Cont'd.)

3.5.17 Simply Makes Sense, (Cont'd.)

A. Simply Makes Sense Outbound Service, (Cont'd.)

2. Expanded Credit

Any Customers who select Simply Makes Sense, meet the above criteria and also utilize NTC pager service are eligible for an additional one time 5% discount.

3. Service Representative Credit

Customers who select Simply Makes Sense as their long distance service will receive an additional 5% discount for becoming a registered service representative with NTC.

4. Customer Referral Credit - "TFN"

Customers who select Simply Makes Sense and who are also registered service representatives will receive an additional discount equal to 5% of the monthly long distance usage generated by qualified referrals to NTC. Directory assistance, non-recurring or recurring fees and taxes are not eligible for the monthly discount.

The TFN product base amount is the total usage of the NTC's registered representatives referral Customers enrolled on the Simply Makes Sense Program. For a representative to qualify, the TFN base amount must be equal to or greater than \$50 per month. The TFN discount is limited to and will not exceed the total amount of the registered service representatives' monthly billings excluding taxes and MRCs.

SEP 26 1997

(N)

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

moib702.tms

CANCELLED

MAR 03 1999

by TO-99-322
Public Service Commission
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Public Service Commission

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

AUG 27 1997

3.5 Service Offerings, (Cont'd.)

3.5.17 Simply Makes Sense, (Cont'd.)

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B. Simply Makes Sense Travel Card Service

Simply Makes Sense Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a toll-free access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any intrastate or interstate location. Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

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CANCELLED

MAR 03 1999

by TD-99-322
Public Service Commission
MISSOURI

FILED

SEP 26 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

AUG 27 1997

3.5 Service Offerings, (Cont'd.)

3.5.18 Simply The World

A. Simply The World Outbound Service

Simply the World is a switched outbound service billing in one (1) minute increments with an initial period for billing purposes of one (1) minute. Customers are billed usage plus a monthly recurring charge (MRC). Customers who select this program are eligible for several different discount programs.

All Customers will receive a certificate for a rebate at the time Simply the World service is selected. Each certificate applies to a rebate term of six consecutive months beginning on the date the certificate is sent to the Customer. The certificate may be mailed to the Company at any time during the rebate term up through two months after the rebate term. It will be applied only if the Customer incurs \$25.00 in average monthly billing.

The rebate amount is calculated on the total amount of international non-peak usage accrued over the six consecutive months and applied to the 7th, 8th or 9th month's billing. The rebate amount will show as a lump sum line item discount amount on the Customer's bill. The rebate amount is limited to and will not exceed the total amount of the bill receiving the rebate (excluding taxes and monthly recurring charges), and the month the rebate is applied is not included in the rebate term. New rebate certificates are sent to Customers as the previous ones are used. The new rebate term will start the month following the rebate month.

FILED

SEP 26 1997

MISSOURI
Public Service Commission (N)

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

moi9702.tms

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MAR 03 1999
By TO-99-322
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MISSOURI

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

AUG 27 1997

3.5 Service Offerings, (Cont'd.)

3.5.18 Simply The World, (Cont'd.)

(N)

A. Simply The World Outbound Service, (Cont'd.)

1. Standard Credit

Customers who meet the above criteria will receive a 15% discount on one month's of international non-peak billing.

2. Expanded Credit

Any Customers who select Simply The World, meet the above criteria and also utilize NTC pager service are eligible for an additional one time 5% discount.

3. Service Representative Credit

Customers who select Simply The World as their long distance service will receive an additional 5% discount for becoming a registered service representative with NTC.

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CANCELLED

MAR 03 1999
by 70-99-322
Public Service Commission
MISSOURI

FILED

SEP 26 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

3.5 Service Offerings, (Cont'd.)

AUG 27 1997

3.5.18 Simply The World, (Cont'd.)

A. Simply The World Outbound Service, (Cont'd.)

4. Customer Referral Credit - "TFN"

Customers who select Simply The World and who are also registered service representatives will receive an additional discount equal to 5% of the monthly long distance usage generated by qualified referrals to NTC. Directory assistance, non-recurring or recurring fees and taxes are not eligible for the monthly discount.

The TFN product base amount is the total usage of the NTC's registered representatives referral Customers enrolled on the Simply The World Program. For a representative to qualify, the TFN base amount must be equal to or greater than \$50 per month. The TFN discount is limited to and will not exceed the total amount of the registered service representatives' monthly billing excluding taxes and MRCs.

B. Simply The World Travel Card Service

Simply The World Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a toll-free access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any intrastate or interstate location. Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

(N)

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

SEP 26 1997
MISSOURI
Public Service Commission

CANCELLED

MAR 03 1999

by TD-99-322
Public Service Commission
MISSOURI

RECEIVED**SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)****MAY 04 1998****3.5 Service Offerings, (Cont'd.)****MO. PUBLIC SERVICE COMM (N)****3.5.19 NTC Choice USA Family of Services**

NTC Choice USA Family of Services is an intrastate add-on to an interstate and international switched service targeted toward Customers with higher interstate usage than international usage.

All Customers will receive a one-time certificate for a rebate at the time NTC Choice USA service is selected. Customers who redeem the certificate will have their accrued credits applied to the fourth month's usage billing. Each Customer who remains on the NTC Choice USA service for three (3) consecutive months will receive a credit equal to the number of interstate minutes billed in the fourth month, up to a maximum credit of 100 interstate minutes. The credit can be applied to the fourth month's usage only.

The credit amount is a one time enrollment bonus which will show as a lump sum line item discount amount on the Customer's bill.

.1 NTC Choice USA Basic Service

NTC Choice USA Basic Service allows Customers to place direct dialed calls billed in one (1) minute increments with an initial period for billing purposes of one (1) minute.

.2 NTC Choice USA Travel Card Service

NTC Choice USA Travel Card Service allows Customers to place calls while away from home or office. Calls are originated by dialing a toll-free access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any intrastate or interstate location. Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

CANCELLED**MAR 03 1999****TD-99-322**
Public Service Commission
MISSOURI**FILED (N)**

DATE OF ISSUE: May 4, 1998

DATE EFFECTIVE: June 3, 1998
JUN 03 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

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Public Service Commission

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RECEIVED**SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)****MAY 04 1998****3.5 Service Offerings, (Cont'd.)****3.5.20 NTC Choice World Family of Services** **MO. PUBLIC SERVICE COMM**

NTC Choice World Family of Services is an intrastate add-on to an interstate and international switched service targeted toward Customers with higher international usage than interstate usage. Billing is in one (1) minute increments with an initial period for billing purposes of one (1) minute.

All Customers will receive a certificate for a rebate at the time NTC Choice World service is selected. Customers who redeem the certificate will have their accrued credits applied to the fourth month's usage billing. Each Customer who remains on the NTC Choice World service for three (3) consecutive months will receive a credit equal to the number of interstate minutes billed in the fourth month, up to a maximum credit of 100 interstate minutes. The credit can be applied to the fourth month's usage only.

The credit amount is a one time enrollment bonus which will show as a lump sum line item discount amount on the Customer's bill.

.1 NTC Choice World Basic Service

NTC Choice World Service allows customers to place direct dialed calls billed in one (1) minute increments with an initial period for billing purposes of one (1) minute.

.2 NTC Choice World Travel Card

NTC Choice World Travel Card Service allows NTC Choice World Customers to place calls while away from home or office. Calls are originated by dialing a toll-free access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any intrastate or interstate location. Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

CANCELLED**MAR 03 1999****TD-99-322**
Public Service Commission
MISSOURI**FILED****DATE OF ISSUE: May 4, 1998****DATE EFFECTIVE: June 3, 1998****JUN 03 1998**

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
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Irvine, California 92614

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RECEIVED**SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)****MAY 04 1998****3.5 Service Offerings, (Cont'd.)****3.5.21 NTC Choice International Select****MO. PUBLIC SERVICE COMM (N)**

NTC Choice International Select is a switched service billing in one (1) minute increments with an initial period for billing purposes of one (1) minute. This service is targeted toward Customers with higher international usage than interstate usage to those select countries as indicated in FCC Tariff No. 4.

.1 NTC Choice International Select Basic Service

NTC Choice International Select Basic Service allows Customers to place direct dialed calls billed in one (1) minute increments with an initial period for billing purposes of one (1) minute.

.2 NTC Choice International Select Travel Card

NTC Choice International Select Travel Card Service allows NTC Choice International Select Customers to place calls while away from home or office. Calls are originated by dialing a toll-free access number, followed by an account identification number and personal identification number. Calls may originate from standard residential, business or pay telephone access lines and may terminate to any intrastate or interstate location. Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

(N)**CANCELLED****MAR 03 1999****MO-99-322**
Public Service Commission
MISSOURI**FILED****JUN 03 1998****MISSOURI**
Public Service Commission**DATE OF ISSUE: May 4, 1998****DATE EFFECTIVE: June 3, 1998**

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

3.5.22 Affinity Plan Number 1

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Affinity Plan Number 1 is an outbound calling program which allows individual users who are members or employees of participating trade or non-profit associations, professional organizations, business entities, affiliated franchises, or buying groups not organized expressly for the purpose of qualifying to receive the Affinity Plan services, to take advantage of specific rate plans. Calls are billed in sixty (60) second increments with an initial period for billing purposes of sixty (60) seconds. Each Subscriber is billed separately. A monthly recurring charge is assessed in addition to the per minute usage rate.

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CANCELLED

MAR 03 1999
by TD-99-322
Public Service Commission
MISSOURI

FILED

JUN 03 1998

MISSOURI
Public Service Commission

DATE OF ISSUE: May 4, 1998

DATE EFFECTIVE: June 3, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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RECEIVED**SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)****MAY 04 1998****3.5 Service Offerings, (Cont'd.)****3.5.23 Directory Assistance****MO. PUBLIC SERVICE COMM(T)**

Directory Assistance is available to Customers of NTC. A Directory Assistance charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call to Directory Assistance. The Directory Assistance charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested telephone number.

3.5.24 Promotional Offerings**(T)**

The Company may from time to time engage in special promotional trial service offerings of limited duration, not to exceed ninety days, designed to attract new subscribers or to increase subscriber awareness of a particular service offering. Such promotional offerings will be limited to specific dates, times, and locations. Except for the rates charged under such promotions, all other terms and conditions of service contained in this tariff will apply to NTC's promotional service offerings. The Commission will be notified thirty (30) days prior to the start of any promotional offering.

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MAR 03 1999
10-99-322
Public Service Commission
MISSOURI

FILED**JUN 03 1998****MISSOURI
Public Service Commission**

DATE OF ISSUE: May 4, 1998

DATE EFFECTIVE: June 3, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

AUG 27 1997

3.5 Service Offerings, (Cont'd.)

3.5.19 Directory Assistance

Directory Assistance is available to Customers of NTC. A Directory Assistance charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call to Directory Assistance. The Directory Assistance charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested telephone number.

3.5.20 Promotional Offerings

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The Company may from time to time engage in special promotional trial service offerings of limited duration, not to exceed ninety days, designed to attract new subscribers or to increase subscriber awareness of a particular service offering. Such promotional offerings will be limited to specific dates, times, and locations. Except for the rates charged under such promotions, all other terms and conditions of service contained in this tariff will apply to NTC's promotional service offerings. The Commission will be notified thirty (30) days prior to the start of any promotional offering.

CANCELLED

JUN 03 1998
By 2nd RS #41
Public Service Commission
MISSOURI

FILED

SEP 26 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

RECEIVED**SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D) 1997****3.5 Service Offerings, (Cont'd.)****MO. PUBLIC SERVICE COMM****3.5.17 Directory Assistance**

Directory Assistance is available to Customers of NTC. A Directory Assistance charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call to Directory Assistance. The Directory Assistance charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested telephone number.

3.5.18 Promotional Offerings

The Company may from time to time engage in special promotional trial service offerings of limited duration, not to exceed ninety days, designed to attract new subscribers or to increase subscriber awareness of a particular service offering. Such promotional offerings will be limited to specific dates, times, and locations. Except for the rates charged under such promotions, all other terms and conditions of service contained in this tariff will apply to NTC's promotional service offerings. The Commission will be notified thirty (30) days prior to the start of any promotional offering.

CANCELLED

SEP 26 1997
By 1st P.S. #41
Public Service Commission
MISSOURI

FILED
97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 31, 1997~~

ISSUED BY:

Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92714

JUL 31 1997

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

REC'D NOV 18 1998

3.5 Service Offerings, (Cont'd.)

3.5.25 Prepaid Calling Card Service - Ultima I

Ultima I is a prepaid calling card service that enables an end user to place calls against a predetermined dollar amount associated with a PIN or prepaid card.

Calls are originated by dialing an access telephone number, followed by a PIN. Prepaid Calling Card accounts maintain a balance which is depleted on a real-time basis as calls are placed. Calls are billed in six (6) second increments, with a thirty (30) second minimum call duration.

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All calls must be charged against an Ultima I Card that has sufficient available balance. Calls in progress will be terminated by the Company if the balance on the Prepaid Card is insufficient to continue the call.

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MAR 03 1999

by TO-99-322
Public Service Commission
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FILED DEC 18 1998

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

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3.5 Service Offerings, (Cont'd.)

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3.5.25 Prepaid Calling Card Service - Ultima I

Ultima I is a prepaid calling card service that enables an end user to place calls against a predetermined dollar amount associated with a PIN or prepaid card.

Calls are originated by dialing an access telephone number, followed by a PIN. Prepaid Calling Card accounts maintain a balance which is depleted on a real-time basis as calls are placed. Calls are billed in one (1) minute increments, with a one (1) minute minimum call duration.

All calls must be charged against an Ultima I Card that has sufficient available balance. Calls in progress will be terminated by the Company if the balance on the Prepaid Card is insufficient to continue the call and the Customer fails to recharge their card number.

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DEC 18 1998
By *SRS #41.1*
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FILED NOV 13 1998

*All material on this page is new.

DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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Service Commission****SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)****REC'D NOV 18 1998****3.5 Service Offerings, (Cont'd.)****3.5.25 Prepaid Calling Card Service - Ultima I, (cont'd.)**

Ultima I service may be accessed through touchtone telephones only. Calls to 700, toll free, 900 and 976 numbers and calls requiring operator assistance and the quotation of time and charges cannot be completed using this service. Air to ground and high seas service may not be completed.

The Company is not liable or responsible for theft, loss or unauthorized use of cards or card numbers. The Company will not refund or issue credit on the unused portion of the Ultima I Card.

Expiration dates are printed on the cards. Cards will expire on the expiration date or six (6) months from the first use or last recharge, whichever comes first. There is no refund or credit on the unused portion of the Ultima I Card. (T)

Customers may pay for this service via check, money order or commercial credit card. If the balance of the card falls below \$10.00, Customers have the option of selecting an automatic recharge through a commercial credit card. The initial card value is \$10.00. (T)

Per Minute Rate: \$0.249 (I)

CANCELLED**MAR 03 1999****By JO-99-322
Public Service Commission
MISSOURI****Missouri Public
Service Commission****FILED DEC 18 1998**

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

REC'D OCT 13 1998

3.5 Service Offerings, (Cont'd.)

3.5.25 Prepaid Calling Card Service - Ultima I, (cont'd.)

Ultima I service may be accessed through touchtone telephones only. Calls to 700, toll free, 900 and 976 numbers and calls requiring operator assistance and the quotation of time and charges cannot be completed using this service. Air to ground and high seas service may not be completed.

The Company is not liable or responsible for theft, loss or unauthorized use of cards or card numbers. The Company will not refund or issue credit on the unused portion of the Ultima I Card.

Expiration dates are printed on the cards. Cards will expire on the expiration date or six (6) months from the first use or last recharge. There is no refund or credit on the unused portion of the Ultima I Card.

Customers may pay for this service via check, money order or commercial credit card. If the balance of the card falls below \$10.00, Customers have the option of selecting an automatic recharge through a commercial credit card. The initial card value is \$25.00.

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DEC 18 1998
By *LSR#41.2*
Public Service Commission
MISSOURI

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Service Commissioner**

FILED NOV 13 1998

DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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Irvine, California 92614

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

3.5 Service Offerings, (Cont'd.)

RECD NOV 18 1998

3.5.26 Prepaid Calling Card Service - Ultima II

Ultima II is a prepaid calling card service that enables an end user to place calls against a predetermined dollar amount associated with a PIN or prepaid card.

Calls are originated by dialing an access telephone number, followed by a PIN. Prepaid Calling Card accounts maintain a balance which is depleted on a real-time basis as calls are placed. Calls are billed in six (6) second increments, with a thirty (30) second minimum call duration.

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All calls must be charged against an Ultima II card that has sufficient available balance. Calls in progress will be terminated by the Company if the balance on the Ultima II card is insufficient to continue the call.

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MAR 03 1999
By T0-99-322
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FILED DEC 18 1998

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

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2801 North Main Street
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

REC'D OCT 13 1998

3.5 Service Offerings, (Cont'd.)

3.5.26 Prepaid Calling Card Service - Ultima II

Ultima II is a prepaid calling card service that enables an end user to place calls against a predetermined dollar amount associated with a PIN or prepaid card.

Calls are originated by dialing an access telephone number, followed by a PIN. Prepaid Calling Card accounts maintain a balance which is depleted on a real-time basis as calls are placed. Calls are billed in one (1) minute increments, with a one (1) minute minimum call duration.

All calls must be charged against an Ultima II card that has sufficient available balance. Calls in progress will be terminated by the Company if the balance on the Ultima II card is insufficient to continue the call and the Customer fails to recharge their card number.

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DEC 18 1998
By ISRS #41.3
Public Service Commission
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Service Commission

FILED NOV 13 1998

DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
Irvine, California 92614

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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

REC'D NOV 18 1998

3.5 Service Offerings, (Cont'd.)

3.5.26 Prepaid Calling Card Service - Ultima II,
(cont'd.)

Ultima II service may be accessed through touchtone telephones only. Calls to 700, 800, 900 and 976 numbers and calls requiring operator assistance and the quotation of time and charges cannot be completed using this service. Air to ground and high seas service may not be completed.

The Company is not liable or responsible for theft, loss or unauthorized use of cards or card numbers. The Company will not refund or issue credit on the unused portion of the Prepaid Calling Card.

Expiration dates are printed on the cards. Cards will expire on the expiration date or six (6) months from the date of first use or last recharge, whichever comes first. There is no refund or credit on the unused portion of the Ultima II Card.

(T)

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Customers may pay for this service via check, money order or commercial credit cards. If the balance of the card falls below \$10.00, Customers have the option of selecting an automatic recharge through a commercial credit card. The initial card value is \$25.00.

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MAR 03 1999

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Public Service Commission
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FILED DEC 18 1998

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

REC'D OCT 13 1998

3.5 Service Offerings, (Cont'd.)

3.5.26 Prepaid Calling Card Service - Ultima II,
(cont'd.)

Ultima II service may be accessed through touchtone telephones only. Calls to 700, 800, 900 and 976 numbers and calls requiring operator assistance and the quotation of time and charges cannot be completed using this service. Air to ground and high seas service may not be completed.

The Company is not liable or responsible for theft, loss or unauthorized use of cards or card numbers. The Company will not refund or issue credit on the unused portion of the Prepaid Calling Card.

Expiration dates are printed on the cards. Cards will expire on the expiration date or six (6) months from the date of first use or last recharge. There is no refund or credit on the unused portion of the Ultima II Card.

Customers may pay for this service via check, money order or commercial credit cards. If the balance of the card falls below \$10.00, Customers have the option of selecting an automatic recharge through a commercial credit card. The initial card value is \$75.00.

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DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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Irvine, California 92614

SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.) Missouri Public
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3.5 Service Offerings, (Cont'd.)

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3.5.27 Select USA

Select USA is a Residential switched direct dial service targeted at Customers with higher interstate usage than international usage. This tariff represents the intrastate component. Calls are billed in six (6) second increments with an initial period for billing purposes of thirty (30) seconds. A monthly recurring charge (MRC) applies in addition to usage charges, if usage in any given month (not including the MRC, taxes or other surcharges, assessments and fees) is less than \$10.00. All Customers will be billed directly by the Company. Travel Card Service is available with Select USA.

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MAR 03 1999
by TD-99-322
public Service Commission
MISSOURI

Missouri Public
Service Commission

FILED DEC 18 1998

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
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SECTION 3 - SERVICE DESCRIPTIONS, (CONT'D.)

3.5 Service Offerings, (Cont'd.)

REC'D NOV 18 1998

3.5.28 Select World

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Select World is a Residential switched direct dial service targeted at Customers with higher international usage than interstate usage. This tariff represents the intrastate component. Calls are billed in six (6) second increments with an initial period for billing purposes of thirty (30) seconds. A monthly recurring charge applies in addition to usage charges. All Customers will be billed directly by the Company. Travel Card Service is available with Select World.

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MAR 03 1999
TO-99-322
Public Service Commission
MISSOURI

Missouri Public
Service Commission

FILED DEC 18 1998

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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SECTION 4 - RATES

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

4.1.1 Rates:

Mileage Band	DAY		EVENING		NIGHT/WEEKEND	
	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.
0-10	\$0.05150	\$0.00990	\$0.04120	\$0.00790	\$0.03340	\$0.00640
11-14	0.06460	0.01420	0.05170	0.01140	0.04210	0.00930
15-18	0.07150	0.01750	0.05960	0.01400	0.04840	0.01140
19-23	0.09120	0.01860	0.06660	0.01490	0.07190	0.01210
24-28	0.10510	0.01860	0.07460	0.01590	0.08410	0.01380
29-33	0.10130	0.01920	0.06870	0.01710	0.07960	0.01520
34-40	0.10520	0.02300	0.07220	0.01790	0.07840	0.01660
41-50	0.10360	0.02320	0.07100	0.01800	0.07840	0.01660
51-60	0.10680	0.02430	0.07510	0.01870	0.07580	0.01710
61-80	0.11020	0.02540	0.07000	0.01950	0.07490	0.01730
81-100	0.11690	0.02600	0.08290	0.01980	0.07460	0.01740
101-125	0.13830	0.02770	0.07140	0.02220	0.07030	0.01820
126-150	0.13380	0.02980	0.07380	0.02390	0.06360	0.01950
151-190	0.13720	0.03090	0.07570	0.02470	0.06520	0.02010
191-300	0.14040	0.03200	0.07870	0.02550	0.06770	0.02090
301+	0.15680	0.03750	0.12140	0.02880	0.10300	0.02450

4.1.2 Prompt Pay Discount

See Section 4.6 for the present Prompt Pay Discount applicable to Dial-1 Service.

* Not available to new residential customers.

FILED
97-548
JUL 31 1997**MISSOURI**
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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SECTION 4 - RATES

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4.2 Residential 800 Service

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

4.2.1 Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1110	0.0222	0.0945	0.0189	0.0945	0.0189

4.2.2 Installation Fee \$10.00

This fee will be waived if the Customer signs up for EasyOne or Simple Choice. (T)

4.2.3 Monthly Service Fee \$ 3.50

4.2.4 Prompt Pay Discount

See Section 4.6 for the present Prompt Pay Discount applicable to Residential 800 Service. (T)

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MAR 03 1999
Public Service Commission
MISSOURI

FILED

NOV - 6 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
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RECEIVED**SECTION 4 - RATES****JUN 19 1997****4.2 800 Call Me Service**

Calls are billed in six (6) second increments, for billing purposes, of thirty (30) seconds. **NO PUBLIC SERVICE COM**

4.2.1 Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1110	0.0222	0.0945	0.0189	0.0945	0.0189

4.2.2 Installation Fee \$10.00

This fee will be waived if the Customer signs up for Easy One or Simple Choice.

4.2.3 Monthly Service Fee \$ 3.50**4.2.4 Prompt Pay Discount**

See Section 4.6 for the present Prompt Pay Discount applicable to 800 Call Me Service.

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NOV -6 1997
By let R.S. #43
Public Service Commission
MISSOURI

FILED**97-548****JUL 31 1997**

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~**JUL 31 1997**

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
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SECTION 4 - RATES

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4.3 Business 800 Service

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

MO. PUBLIC SERVICE COMMISSION

4.3.1 Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.
0.0788	0.0263	0.0788	0.0263	0.0788	0.0263

4.3.2 Installation Fee \$50.00

This fee will be waived if the Customer signs up for EasyOne or Simple Choice.

(T)

4.3.3 Monthly Service Fee \$10.00

4.3.4 800 Portability Fee \$50.00

This fee will be waived if the Customer signs up for EasyOne or Simple Choice.

(T)

4.3.5 Vanity Number One Time Fee \$50.00

4.3.6 Prompt Pay Discount

See Section 4.6 for the present Prompt Pay Discount applicable to Business 800 Service.

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MAR 03 1999

11 JD-99-322
Public Service Commission
MISSOURI

FILED

NOV - 6 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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JUN 19 1997

4.3 800 Plus Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

MO. PUBLIC SERVICE COMM

4.3.1 Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.
0.0788	0.0263	0.0788	0.0263	0.0788	0.0263

4.3.2 Installation Fee \$50.00

This fee will be waived if the Customer signs up for Easy One or Simple Choice.

4.3.3 Monthly Service Fee \$10.00

4.3.4 800 Portability Fee \$50.00

This fee will be waived if the Customer signs up for Easy One or Simple Choice.

4.3.5 Vanity Number One Time Fee \$50.00

4.3.6 Prompt Pay Discount

See Section 4.6 for the present Prompt Pay Discount applicable to 800 Plus Service.

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NOV -6 1997
By *lat R.S. #44*
Public Service Commission
MISSOURI

FILED

97-548
JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 31, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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4.4 Dial-1 "FLAG" Travel Card Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. MO. PUBLIC SERVICE COMMISSION

4.4.1 Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1667	0.0333	0.1667	0.0333	0.1667	0.0333

4.4.2 Prompt Pay Discount

See Section 4.6 for the present Prompt Pay Discount applicable to Dial-1 "Flag" Travel Card Service.

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97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

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SECTION 4 - RATES

4.5 Call\$aver Service *

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. MO. PUBLIC SERVICE COMM

4.5.1 Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1000	0.0200	0.1000	0.0200	0.1000	0.0200

4.5.2 Monthly Service Fee

There will be a \$2.00 monthly service fee for every month there is usage against the account.

4.5.3 Service Initiation Fee

A Service Initiation Fee will be charged against each new request for service. This fee will be credited against the account if the \$250 calling threshold has been reached within the first twelve (12) months.

Service Initiation Fee \$25.00

In the event that the Customers credit card is deemed to be invalid after the initial initiation period, the customer will be sent a bill for all usage after the invalidation date. Should the customer wish to establish service via a valid credit card, a new service initiation fee will be required.

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* Grandfathered, valid for existing Customers only.

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997

JUL 31 1997

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Service Commission**

SECTION 4 - RATES

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4.6 Prompt Pay Discount

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Prompt Pay Discount Percentage: 10.00%

4.7 SureSaver Service *

(T)

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

Rate Structure Prepaid Service Limit

<u>Prepaid Limit</u>	<u>Rate Per Minute</u>
(A) Up to \$99.99	\$0.2500
(B) \$100.00 +	\$0.2000

4.7.1 SureSaver Specific Country Disposable Debit Card Service

Calls are billed in one (1) minute increments with an initial billing period of one (1) minute.

Per minute rate: \$0.35

4.8 SureSaver Gold Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. The minimum initial activation amount for all cards is \$25, not including the initiation fee.

4.8.1 Rate Structure Prepaid Service Limit

<u>Prepaid Limit</u>	<u>Rate Per Minute</u>
(A) Up to \$99.99	\$0.2500
(B) \$100.00 +	\$0.2000

4.8.2 Installation & Set Up Fee \$15.00

4.8.3 Monthly Statement Fee

For a monthly fee, Customers of SureSaver Gold will receive a monthly statement of all SureSaver Gold usage.

Monthly Fee:

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\$2.00

* This service will no longer be available to new customers.

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DATE OF ISSUE: October 13, 1998 DATE EFFECTIVE: November 13, 1998

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4.6 Prompt Pay Discount

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Prompt Pay Discount Percentage: 10.00%

4.7 SureSaver Service

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

Rate Structure Prepaid Service Limit

(T)

Prepaid Limit	Rate Per Minute
(A) Up to \$99.99	\$0.2500
(B) \$100.00 +	\$0.2000

4.7.1 SureSaver Specific Country Disposable Debit Card Service (N)

Calls are billed in one (1) minute increments with an initial billing period of one (1) minute.

Per minute rate: \$0.35

(N)

4.8 SureSaver Gold Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. The minimum initial activation amount for all cards is \$25, not including the initiation fee.

4.8.1 Rate Structure Prepaid Service Limit

Prepaid Limit	Rate Per Minute
(A) Up to \$99.99	\$0.2500
(B) \$100.00 +	\$0.2000

4.8.2 Installation & Set Up Fee \$15.00

4.8.3 Monthly Statement Fee

For a monthly fee, Customers of SureSaver Gold will receive a monthly statement of all SureSaver Gold usage.

Monthly Fee:

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\$2.00

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DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

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SECTION 4 - RATES

4.6 Prompt Pay Discount

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Prompt Pay Discount Percentage: 10.80%

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4.7 SureSaver Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

4.7.1 Rate Structure Prepaid Service Limit

Prepaid Limit	Rate Per Minute
(A) Up to \$99.99	\$0.2500
(B) \$100.00 +	\$0.2000

4.8 SureSaver Gold Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds. The minimum initial activation amount for all cards is \$25, not including the initiation fee.

4.8.1 Rate Structure Prepaid Service Limit

Prepaid Limit	Rate Per Minute
(A) Up to \$99.99	\$0.2500
(B) \$100.00 +	\$0.2000

4.8.2 Installation & Set Up Fee \$15.00

4.8.3 Monthly Statement Fee

For a monthly fee, Customers of SureSaver Gold will receive a monthly statement of all SureSaver Gold usage.

Monthly Fee: \$2.00

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Public Service Commission
JUL 31 1997

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE:

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4.9 Half Price Club ***SECTION 4 - RATES**

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Half Price Club calls are billed in one (1) minute increments after an initial period, for billing purposes, of one (1) minute.

4.9.1 Rates:

Mileage Band	DAY		EVENING		NIGHT/WEEKEND	
	Initial minute	Add'l. minute	Initial minute	Add'l. minute	Initial minute	Add'l. minute
0-10	\$0.12040	\$0.09850	\$0.09640	\$0.07880	\$0.07830	\$0.06410
11-14	0.16420	0.14230	0.13140	0.11390	0.10680	0.09250
15-18	0.19410	0.17520	0.15770	0.14010	0.12810	0.11390
19-23	0.22150	0.18610	0.17080	0.14890	0.15660	0.12100
24-28	0.23540	0.18610	0.18610	0.15930	0.18070	0.13800
29-33	0.23540	0.19160	0.18830	0.17080	0.18610	0.15220
34-40	0.26610	0.22990	0.19710	0.17850	0.19490	0.16640
41-50	0.26610	0.23210	0.19710	0.18010	0.19490	0.16640
51-60	0.27700	0.24310	0.20580	0.18670	0.19540	0.17080
61-80	0.28800	0.25400	0.20640	0.19490	0.19600	0.17300
81-100	0.29890	0.26000	0.22120	0.19760	0.19650	0.17410
101-125	0.33180	0.27650	0.22660	0.22170	0.19760	0.18180
126-150	0.34270	0.29840	0.24090	0.23870	0.20040	0.19540
151-190	0.35370	0.30930	0.24850	0.24690	0.20580	0.20090
191-300	0.36460	0.32030	0.25730	0.25510	0.21410	0.20910
301+	0.41930	0.37500	0.32300	0.28800	0.27430	0.24470

* Grandfathered, valid for existing customers only.

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Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 21, 1997

JUL 31 1997

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4.10 EasyOne

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4.10.1

EasyOne Dial-1 Service

(T)

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Customers who choose this option receive a 30% discount off the Dial-1 rates listed below. Calls will be billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

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(A) Rates:

Mileage Band	DAY		EVENING		NIGHT/WEEKEND	
	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.
0-10	\$0.05150	\$0.00990	\$0.04120	\$0.00790	\$0.03340	\$0.00640
11-14	0.06460	0.01420	0.05170	0.01140	0.04210	0.00930
15-18	0.07150	0.01750	0.05960	0.01400	0.04840	0.01140
19-23	0.09120	0.01860	0.06660	0.01490	0.07190	0.01210
24-28	0.10510	0.01860	0.07460	0.01590	0.08410	0.01380
29-33	0.10130	0.01920	0.06870	0.01710	0.07960	0.01520
34-40	0.10520	0.02300	0.07220	0.01790	0.07840	0.01660
41-50	0.10360	0.02320	0.07100	0.01800	0.07840	0.01660
51-60	0.10680	0.02430	0.07510	0.01870	0.07580	0.01710
61-80	0.11020	0.02540	0.07000	0.01950	0.07490	0.01730
81-100	0.11690	0.02600	0.08290	0.01980	0.07460	0.01740
101-125	0.13830	0.02770	0.07140	0.02220	0.07030	0.01820
126-150	0.13380	0.02980	0.07380	0.02390	0.06360	0.01950
151-190	0.13720	0.03090	0.07570	0.02470	0.06520	0.02010
191-300	0.14040	0.03200	0.07870	0.02550	0.06710	0.02090
301+	0.15680	0.03750	0.12140	0.02880	0.10300	0.02450

NOV - 6 1997

MISSOURI
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DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

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4.10 Easy One

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4.10.1 Easy One Dial-1 Service

Customers who choose this option receive a 50% discount off the Dial-1 rates listed below. Calls will be billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

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(A) Rates:

Mileage Band	DAY		EVENING		NIGHT/WEEKEND	
	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.
0-10	\$0.05150	\$0.00990	\$0.04120	\$0.00790	\$0.03340	\$0.00640
11-14	0.06460	0.01420	0.05170	0.01140	0.04210	0.00930
15-18	0.07150	0.01750	0.05960	0.01400	0.04840	0.01140
19-23	0.09120	0.01860	0.06660	0.01490	0.07190	0.01210
24-28	0.10510	0.01860	0.07460	0.01590	0.08410	0.01380
29-33	0.10130	0.01920	0.06870	0.01710	0.07960	0.01520
34-40	0.10520	0.02300	0.07220	0.01790	0.07840	0.01660
41-50	0.10360	0.02320	0.07100	0.01800	0.07840	0.01660
51-60	0.10680	0.02430	0.07510	0.01870	0.07580	0.01710
61-80	0.11020	0.02540	0.07000	0.01950	0.07490	0.01730
81-100	0.11690	0.02600	0.08290	0.01980	0.07460	0.01740
101-125	0.13830	0.02770	0.07140	0.02220	0.07030	0.01820
126-150	0.13380	0.02980	0.07380	0.02390	0.06360	0.01950
151-190	0.13720	0.03090	0.07570	0.02470	0.06520	0.02010
191-300	0.14040	0.03200	0.08870	0.02550	0.06370	0.02090
301+	0.15680	0.03750	0.12140	0.02880	0.10300	0.02450

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FILED
JUL 31 1997
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MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

ISSUED BY:

Dale DeForge, Regulatory/Legal Affairs Coordinator
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4.10 EasyOne, Cont'd.

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4.10.2 EasyOne Flag Card

(T)

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1167	0.0233	0.1167	0.0233	0.1167	0.0233

4.10.3 EasyOne WorldWide Service

(N)

This service is billed in one (1) minute increments with an initial billing period of one (1) minute.

Customers who choose this service for international calling receive a 50% discount off the Dial-1 rates provided in Section 4.1.1 of this tariff.

EasyOne WorldWide Service Flag Card Service is billed at the same rates as EasyOne Flag Card as provided in Section 4.10.2 of this tariff.

4.10.4 EasyOne Express

Calls, billed on a Customer's Local Exchange Company bill, are billed in six (6) second increments with an initial billing period of eighteen (18) seconds.

The intrastate component of this service is billed at the same rates as EasyOne Dial-1 Service as provided in Section 4.10.1 of this tariff.

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DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: November 6, 1997

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4.10 Easy One, Cont'd.

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4.10.2 Easy One Flag Card

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1167	0.0233	0.1167	0.0233	0.1167	0.0233

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NOV -6 1997
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Public Service Commission
MISSOURI

FILED

97-548

JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

JUL 31 1997

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SECTION 4 - RATES

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4.11 Save Our Schools (SOS)

4.11.1 SOS Dial-1 Rates

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Save Our Schools service provides the Customer with a 25% discount off of the Dial-1 rates provided below. Calls will be billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute.

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(A) Dial-1 Rates:

Mileage Band	DAY		EVENING		NIGHT/WEEKEND	
	Initial minute	Add'l. minute	Initial minute	Add'l. minute	Initial minute	Add'l. minute
0-10	\$0.12040	\$0.09850	\$0.09640	\$0.07880	\$0.07830	\$0.06410
11-14	0.16420	0.14230	0.13140	0.11390	0.10680	0.09250
15-18	0.19410	0.17520	0.15770	0.14010	0.12810	0.11390
19-23	0.22150	0.18610	0.17080	0.14890	0.15660	0.12100
24-28	0.23540	0.18610	0.18610	0.15930	0.18070	0.13800
29-33	0.23540	0.19160	0.18830	0.17080	0.18610	0.15220
34-40	0.26610	0.22990	0.19710	0.17850	0.19490	0.16640
41-50	0.26610	0.23210	0.19710	0.18010	0.19490	0.16640
51-60	0.27700	0.24310	0.20580	0.18670	0.19540	0.17080
61-80	0.28800	0.25400	0.20640	0.19490	0.19600	0.17300
81-100	0.29890	0.26000	0.22120	0.19760	0.19650	0.17410
101-125	0.33180	0.27650	0.22660	0.22170	0.19760	0.18180
126-150	0.34270	0.29840	0.24090	0.23870	0.20040	0.19540
151-190	0.35370	0.30930	0.24850	0.24690	0.20580	0.20090
191-300	0.36460	0.32030	0.25730	0.25510	0.21410	0.20250
301+	0.41930	0.37500	0.32300	0.28800	0.27430	0.24470

JUL 31 1997

97-548

MISSOURI

Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

JUL 31 1997

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4.11 Save Our Schools (SOS), Cont'd.

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4.11.2 SOS 800 Call Me Service

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Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute.

(A) Per Minute Rate

DAY		EVENING, NIGHT/WEEKEND		MONTHLY RECURRING FEE
Initial Minute	Add'l. Minute	Initial Minute	Add'l. Minute	\$3.50
0.2000	0.2000	0.1700	0.1700	

4.11.3 SOS Travel Card Service

The SOS Travel Calling card service will be billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute.

Per minute rate \$0.2500

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97-548
JUL 31 1997
MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~
JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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RECEIVED**SECTION 4 - RATES****JUN 19 1997****4.12 No Surprises - Business**

No Surprises calls are billed in six (6) seconds after an initial period, for billing purposes of eighteen (18) seconds.

Initial	Add'l.
18 Sec.	6 Sec.
Period	Period
\$0.0563	\$0.0188

4.12.1 Rates**4.12.2 Prompt Pay Discount**

<u>Monthly Billing Level</u>	<u>Discount %</u>
\$600 or more per month	20%
\$300 to \$599.99	15%
Less than \$300 per month	10%

4.12.3 Monthly Recurring Fee

\$5.00

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FILED

97-548
JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

JUL 31 1997

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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RECEIVED**SECTION 4 - RATES****OCT - 7 1997****4.13 Simple Choice**

Simple Choice calls will be billed in increments after an initial calling period, for billing purposes, of eighteen (18) seconds. **MO. PUBLIC SERVICE COMM**

4.13.1 Rates

	Initial 18 Sec. Period	Add'l. 6 Sec. Period
Day	\$0.0750	\$0.0250
Non-Day	\$0.0450	\$0.0150
Weekend	\$0.0450	\$0.0150

4.13.2 Simple Choice Bonus Service

Simple Choice Customers, that also subscribe to the Residential 800 Service, as defined in Section 3.5.2 of this tariff, will have the installation fee waived. (T)

4.13.3 Simple Choice Travel Calling Card

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

	Initial 30 Sec. Period	Add'l. 6 Sec. Period
Rate Structure	\$0.1167	\$0.0233

4.13.4 Simple Choice International

Simple Choice International is an outbound switched service billed in one (1) minute increments with an initial period, for billing purposes, of one (1) minute. (N)

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Per minute rate: \$0.1500

FILED**NOV - 6 1997****MISSOURI**DATE OF ISSUE: October 7, 1997 DATE EFFECTIVE: **Public Service Commission**

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RECEIVED**SECTION 4 - RATES****JUN 19 1997****4.13 Simple Choice**

Simple Choice calls will be billed in ~~18~~ **MO. PUBLIC SERVICE COMM** increments after an initial calling period, for billing purposes, of eighteen (18) seconds.

4.13.1 Rates

	Initial 18 Sec. Period	Add'l. 6 Sec. Period
Day	\$0.0750	\$0.0250
Non-Day	\$0.0450	\$0.0150
Weekend	\$0.0450	\$0.0150

4.13.2 Simple Choice Bonus Service

Simple Choice Customers, that also subscribe to the 800 Call Me service, as defined in this tariff, will have the installation fee waived.

4.13.3 Simple Choice Travel Calling Card

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

Rate Structure	Initial 30 Sec. Period	Add'l. 6 Sec. Period
	\$0.1167	\$0.0233

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FILED
97-548
JUL 31 1997**MISSOURI**
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~**JUL 31 1997**

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SECTION 4 - RATES

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4.14 Futuresaver

JUN 19 1997

4.14.1 Futuresaver Outbound Service

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Futuresaver Outbound Service Customers will receive a 30% discount off of the presently effective Dial-1 rates listed below. All calls will be billed in six (6) second increments after an initial period, for billing purposes, of eighteen (18) seconds.

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MISSOURI

(A) Dial-1 Rates:

Mileage Band	DAY		EVENING		NIGHT/WEEKEND	
	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.	Initial 18 sec.	Add'l. 6 sec.
0-10	\$0.05150	\$0.00990	\$0.04120	\$0.00790	\$0.03340	\$0.00640
11-14	0.06460	0.01420	0.05170	0.01140	0.04210	0.00930
15-18	0.07150	0.01750	0.05960	0.01400	0.04840	0.01140
19-23	0.09120	0.01860	0.06660	0.01490	0.07190	0.01210
24-28	0.10510	0.01860	0.07460	0.01590	0.08410	0.01380
29-33	0.10130	0.01920	0.06870	0.01710	0.07960	0.01520
34-40	0.10520	0.02300	0.07220	0.01790	0.07840	0.01660
41-50	0.10360	0.02320	0.07100	0.01800	0.07840	0.01660
51-60	0.10680	0.02430	0.07510	0.01870	0.07580	0.01710
61-80	0.11020	0.02540	0.07000	0.01950	0.07490	0.01730
81-100	0.11690	0.02600	0.08290	0.01980	0.07460	0.01740
101-125	0.13830	0.02770	0.07140	0.02220	0.07030	0.01820
126-150	0.13380	0.02980	0.07380	0.02390	0.06360	0.01950
151-190	0.13720	0.03090	0.07570	0.02470	0.06520	0.02010
191-300	0.14040	0.03200	0.07870	0.02550	0.06770	0.02130
301+	0.15680	0.03750	0.12140	0.02880	0.10300	0.02450

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MISSOURI

Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~June 19, 1997~~

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RECEIVED**SECTION 4 - RATES****4.14 Futuresaver, Cont'd.****JUN 19 1997****4.14.2 Futuresaver Toll Free Service****MO. PUBLIC SERVICE COMM**

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rates

	Initial 30 Sec. Period	Add'l. 6 Sec. Period
Peak	\$0.1000	\$0.0200
Off-Peak	0.0850	0.0170

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Peak 8:00AM to, but not including, 5:00PM
Monday through Friday.
Off-Peak All other times of the week.

(B) Service Fees

Installation	\$10.00
Monthly Recurring Fee	\$ 3.50

(C) MOU Promotion

Futuresaver Customers that also subscribe to Futuresaver Toll Free Service will receive 100 Minutes of interstate Futuresaver Toll Free service at \$0.0100 per call and have the installation fee and first month's recurring charge waived.

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DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 1, 1997~~**JUL 31 1997**

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4.14 Futuresaver, Cont'd.

JUN 19 1997

4.14.3 Futuresaver Travel Card Service

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Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rate Structure

DAY		EVENING		NIGHT/WEEKEND	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1500	0.0300	0.1500	0.0300	0.1500	0.0300

4.14.4 Holidays for a Penny

Futuresaver customers will receive up to twenty (20) minutes of Holiday calling at \$0.0100 per call. The holidays included in this offer are:

New Years Day	January 1
Valentines Day	February 14
Mothers Day	As nationally observed
Fathers Day	As nationally observed
Fourth of July	July 4
Labor Day	As federally observed
Thanksgiving Day	As federally observed
Christmas Day	December 25

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DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: ~~July 31, 1997~~

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RECEIVED**SECTION 4 - RATES****JUN 19 1997****4.15 Executive No Surprises****4.15.1 Executive No Surprises Outbound Service** **MO: PUBLIC SERVICE COMM**

Executive No Surprises calls are billed in six (6) second increments after an initial period, for billing purposes of eighteen (18) seconds. Executive No Surprises is offered only in conjunction with interstate service.

	Initial 18 Sec. Period	Add'l. 6 Sec. Period
(A) Rates	\$0.0563	\$0.0188

(B) Prompt Pay Discount

Monthly Billing Level	Discount %
\$600 or more per month	20%
\$300 to \$599.99	15%
Less than \$300 per month	10%

(C) Monthly Recurring Fee \$5.00**4.15.2 Executive No Surprises Toll Free Service**

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of eighteen (18) seconds.

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(A) Per Minute Rates

Initial 18 Sec. Period	Add'l. 6 Sec. Period
\$0.0563	\$0.0188

(B) Portability Fee

\$50.00

(C) Vanity Number Fee

\$50.00

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RECEIVED**SECTION 4 - RATES****JUN 19 1997****4.15 Executive No Surprises, Cont'd.****4.15.3 Executive No Surprises Travel Card Service****MO. PUBLIC SERVICE COMM**

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rate Structure

Initial 30 sec.	Add'l. 6 sec.
0.1458	0.0292

(B) Prompt Pay Discount

Monthly Billing Level	Discount %
\$300 or more per month	20%
Less than \$300 per month	15%

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SECTION 4 - RATES

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4.16 Equinox

JUN 19 1997

4.16.1 Equinox Residential Dial-1 Service

MO. PUBLIC SERVICE COMM

Calls will be billed in six (6) second increments after an initial calling period, for billing purposes, of thirty (30) seconds.

(A) Rates

PEAK		OFF-PEAK	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1250	0.0250	0.0750	0.0150

(B) Prompt Pay Discount

Prompt Pay Discount: 10.00%

4.16.2 Equinox Dollars & Sense Dial-1 Service

Calls will be billed in six (6) second increments after an initial calling period, for billing purposes, of thirty (30) seconds.

(A) Rates

Initial 30 sec.	Add'l. 6 sec.
0.0856	0.0171

(B) Monthly Recurring Fee

\$5.00

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JUL 31 1997

MISSOURI
Public Service Commission

DATE OF ISSUE: June 19, 1997

DATE EFFECTIVE: July 1, 1997
JUL 31 1997

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4.16 Equinox, Cont'd.

JUN 19 1997

4.16.3 Equinox Business 800 Service

MO. PUBLIC SERVICE COMM

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rates

Initial 30 sec.	Add'l. 6 sec.
0.0772	0.0154

(B) Monthly Recurring Fee	\$10.00
(C) Prompt Pay Discount	
Prompt Pay Discount:	10.00%
(D) Installation Fee	\$50.00**
(E) Portability Fee	\$50.00**
(F) Vanity Number Fee	\$50.00

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** - This fee is waived if the Customer subscribes to Equinox Dollars & Sense Dial-1 Service as defined in Section 4.16.2 of this tariff.

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DATE OF ISSUE: June 19, 1997

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RECEIVED**SECTION 4 - RATES****4.16 Equinox, Cont'd.****JUN 19 1997****4.16.4 Equinox Residential 800 Service****MO. PUBLIC SERVICE COMM**

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rates

PEAK		OFF-PEAK	
Initial 30 sec.	Add'l. 6 sec.	Initial 30 sec.	Add'l. 6 sec.
0.1100	0.0220	0.0945	0.0189

(B) Monthly Recurring Fee \$ 3.50**(C) Prompt Pay Discount**

Prompt Pay Discount: 10.00%

(D) Installation Fee \$10.00****CANCELLED**

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** - This fee is waived if the Customer subscribes to Equinox Residential Dial-1 Service as defined in Section 4.16.1 of this tariff.

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SECTION 4 - RATES

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4.16 Equinox, Cont'd.

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4.16.5 Equinox Travel Card Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rates ,

Initial 30 sec.	Add'l. 6 sec.
0.1388	0.0277

(B) Prompt Pay Discount

Prompt Pay Discount: 10.00%

4.16.6 [Reserved For Future Use]

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(D)

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TO 99-382
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(D)

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FILED NOV 13 1998

DATE OF ISSUE: October 13, 1998

EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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SECTION 4 - RATES

4.16 Equinox, Cont'd.

AUG 27 1997

4.16.5 Equinox Travel Card Service

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rates

Initial 30 sec.	Add'l. 6 sec.
0.1388	0.0277

(B) Prompt Pay Discount

Prompt Pay Discount: 10.00%

4.16.6 Equinox Debit Card

All calls are billed in six (6) second increments with a minimum call duration, for debiting purposes, of thirty (30) seconds

(A) Rates

Card Value	Initial 30 Sec. Period	Add'l. 6 Sec. Period
\$ 5.00	\$0.1500	\$0.0300
\$ 20.00	0.1400	0.0280
\$ 50.00	0.1250	0.0250
\$100.00	0.1100	0.0220
\$250.00	0.1000	0.0200

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DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

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RECEIVED**SECTION 4 - RATES****4.16 Equinox, Cont'd.****JUN 19 1997****4.16.5 Equinox Travel Card Service****MO. PUBLIC SERVICE COMM**

Calls are billed in six (6) second increments with a minimum call duration, for billing purposes, of thirty (30) seconds.

(A) Rates

Initial 30 sec.	Add'l. 6 sec.
0.1388	0.0277

(B) Prompt Pay Discount

Prompt Pay Discount: 10.00%

4.16.6 Equinox Debit Card

All calls are billed in six (6) second increments with a minimum call duration, for debiting purposes, of thirty (30) seconds

(A) Rates

Card Value	Initial 30 Sec. Period	Add'l. 6 Sec. Period
\$ 5.00	\$0.1500	\$0.0300
\$ 20.00	0.1400	0.0280
\$ 50.00	0.1250	0.0250
\$100.00	0.1100	0.0220
\$250.00	0.1000	0.0200

CANCELLED**4.17 Directory Assistance**

Directory Assistance, Per Call

SEP 26 1997

\$0.65

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97-548**JUL 31 1997****MISSOURI**

Issued: May 12, 1997

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SECTION 4 - RATES

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4.17 Simply Makes Sense

(N)

4.17.1 Simply Makes Sense Outbound Service

Simply Makes Sense is a switched outbound service billing in one (1) minute increments with an initial period for billing purposes of one (1) minute. Customers are billed usage plus a monthly recurring charge (MRC).

A. Usage Rates

	DAY	NON-DAY
Per Minute Rate	\$0.1244	\$0.1244

B. Monthly Recurring Charge: \$1.00

4.17.2 Simply Makes Sense Travel Card Service

Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

Per Minute Rates:

	DAY	NON-DAY
Per Minute Rate	\$0.2333	\$0.2333

(N)

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RECEIVED**SECTION 4 - RATES****4.18 Simply The World****MAY 04 1998****4.18.1 Simply The World Outbound Service****MO. PUBLIC SERVICE COMM**

Simply the World is a switched outbound service billing in one (1) minute increments with an initial period for billing purposes of one (1) minute. Customers are billed usage plus a monthly recurring charge (MRC).

A. Usage Rates

	DAY	NON-DAY
Per Minute Rate	\$0.1500	\$0.1500

B. Monthly Recurring Charge: \$3.00**4.18.2 Simply The World Travel Card Service**

Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

Usage Rates:

	DAY	NON-DAY
Per Minute Rate	\$0.2333	\$0.2333

4.19 NTC Choice USA Family of Services**(N)****4.19.1 NTC Choice USA Basic Service**

NTC Choice USA Basic Service allows Customers to place direct dialed calls billed in one (1) minute increments with an initial period for billing purposes of one (1) minute.

Per Minute Rate: \$ 0.17

4.19.2 NTC Choice USA Travel Card Service

Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

Per Minute Rate: \$ 0.25

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DATE OF ISSUE: May 4, 1998

DATE EFFECTIVE: June 3, 1998

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SECTION 4 - RATES

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4.18 Simply The World

NO AUDIO SERVICE CODE (N)

4.18.1 Simply The World Outbound Service

Simply the World is a switched outbound service billing in one (1) minute increments with an initial period for billing purposes of one (1) minute. Customers are billed usage plus a monthly recurring charge (MRC).

A. Usage Rates

	DAY	NON-DAY
Per Minute Rate	\$0.1500	\$0.1500

B. Monthly Recurring Charge: \$3.00

4.18.2 Simply The World Travel Card Service

Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

Usage Rates:

	DAY	NON-DAY
Per Minute Rate	\$0.2333	\$0.2333

(N)

4.19 Directory Assistance

Directory Assistance, Per Call

CANCELLED

\$0.65

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(M)

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DATE OF ISSUE: August 27, 1997 DATE EFFECTIVE: September 26, 1997

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RECEIVED**SECTION 4 - RATES****MAY 04 1998****4.20 NTC Choice World Family of Services****MO. PUBLIC SERVICE COMM****(N)****4.20.1 NTC Choice World Basic Service****CANCELLED**

NTC Choice World Service allows customers to place direct dialed calls billed in one (1) minute increments with an initial period for billing purposes of one (1) minute.

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Per Minute Rate: \$ 0.15

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Public Service Commission
MISSOURI**4.20.2****NTC Choice World Travel Card**

Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

Per Minute Rate: \$ 0.25

4.21 NTC Choice International Select**4.21.1 NTC Choice International Select Basic Service**

NTC Choice International Select Basic Service allows Customers to place direct dialed calls billed in one (1) minute increments with an initial period for billing purposes of one (1) minute.

Per Minute Rate: \$ 0.17

4.21.2 NTC Choice International Select Travel Card

Calls are billed in one (1) minute increments with a minimum call duration, for billing purposes, of one (1) minute. There is no per call surcharge.

Per Minute Rate: \$ 0.25

4.22 Affinity Plan Number 1

Calls are billed in sixty (60) second increments with an initial period for billing purposes of sixty (60) seconds. Each Subscriber is billed separately.

Per minute rate: \$ 0.125

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Monthly Recurring Charge: \$ 4.95

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4.23 Directory Assistance

Directory Assistance, Per Call

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\$0.65

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DATE OF ISSUE: May 4, 1998

DATE EFFECTIVE: June 3, 1998

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4.24 Prepaid Calling Card Service - Ultima I

Per Minute Rate: \$0.249

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(I)

4.25 Prepaid Calling Card Service - Ultima II

Per Minute Rate: \$0.1750

4.26 Select USA

Rate per minute: \$0.1700

Monthly Recurring Charge: \$3.95

Travel Card Rate per Minute: \$0.250

(N)

4.27 Select World

Per minute rate: \$0.1700

Monthly Recurring Charge: \$3.95

Travel Card Service: \$0.250

(N)

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MAR 03 1999
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Missouri Public Service CommissionMissouri Public
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FILED DEC 18 1998

DATE OF ISSUE: November 18, 1998

DATE EFFECTIVE: December 18, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
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Missouri Public
Service Commissioner

4.24 Prepaid Calling Card Service - Ultima I

Per Minute Rate: \$0.21

REC'D OCT 13 1998

4.25 Prepaid Calling Card Service - Ultima II

Per Minute Rate: \$0.1750

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FILED NOV 13 1998

DATE OF ISSUE: October 13, 1998

EFFECTIVE: November 13, 1998

ISSUED BY: Dale DeForge, Regulatory/Legal Affairs Coordinator
National Telephone & Communications, Inc.
2801 North Main Street
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