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Title Sheet

MISSOURI
Public Service Commission

MISSOURI INTEREXCHANGE TELECOMMUNICATIONS TARIFF
OF
LEAST COST ROUTING, INC.

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for interexchange telecommunications services provided by Least Cost Routing, Inc. ("LCR") within the State of Missouri.

LCR operates as a competitive telecommunications company, as defined in Case No. TO-88-142, within the State of Missouri.

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BY: Herb Zerden, President
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COMPETITIVE TELECOMMUNICATIONS COMPANY WAIVERS 4 1995

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Least Cost Routing, Inc. is classified as a competitive telecommunications company in Missouri for which the following statutory and regulatory requirements are waived:

Statutes

- Section 392.240 (1) - Rates - average return on investment
- Section 392.270 - Property valuation (ratemaking)
- Section 392.280 - Depreciation accounts
- Section 392.290 - Issuance of securities
- Section 392.310 - Stock and debt issuance
- Section 392.320 - Stock dividend payments
- Section 392.330 - Issuance of securities, debt and notes
- Section 392.340 - Reorganization(s)

Commission Rules

- 4 CSR 240-10.020 - Depreciation fund income
- 4 CSR 240-30.010 (2) (C) - Rate schedules
- 4 CSR 240-30.040 (1) - Uniform System of Accounts
- 4 CSR 240-30.040 (2) - Uniform System of Accounts
- 4 CSR 240-30.040 (3) - Uniform System of Accounts
- 4 CSR 240-30.040 (5) - Detailed Accounting
- 4 CSR 240-30.040 (6) - Plant Accounts
- 4 CSR 240-32.030 (1) (B) - Exchange boundary maps
- 4 CSR 240-32.030 (1) (C) - Record keeping
- 4 CSR 240-32.030 (2) - In-state record keeping
- 4 CSR 240-32.050 (3) - Local office record keeping
- 4 CSR 240-32.050 (4) - Telephone directories
- 4 CSR 240-32.050 (5) - Call intercept
- 4 CSR 240-32.050 (6) - Telephone number changes
- 4 CSR 240-32.070 (4) - Public coin telephone
- 4 CSR 240-33.030 - Minimum charges rules
- 4 CSR 240-33.040 (5) - Financing

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SYMBOLS

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The following symbols are used for the purposes indicated below:

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

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TARIFF FORMAT

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A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. 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 nine (9) 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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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

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Access Line - An arrangement which connects the Customer's location to a Least Cost Routing, Inc. switching center or point of presence. MISSOURI PUBLIC SERVICE COMMISSION

Account Codes - Optional, Customer-defined digits that allow the Customer to identify the individual user, department or client associated with a call. Account Codes appear on the Customer bill.

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

Business Line Termination - For use with inbound service only. Incoming calls are routed directly to the Customer's existing local exchange line. No dedicated access terminations are required.

Commission - The Missouri Public Service Commission.

Company or Carrier - Least Cost Routing, 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 - See Special Access.

End User - Any person, firm, corporation, partnership or other entity which uses the services of the Carrier under the provisions and regulations of this tariff. The End User is responsible for payment unless the charges for the services utilized are accepted and paid by another Customer.

Equal Access - The ability of the Carrier to serve End Users on a prescribed basis rather than through the use of dial access codes.

Holidays - Holidays observed by the Carrier as specified in this tariff.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS (CONT'D.)

LATA - Local access and transport area. A geographic area established by the US District Court for the District of Columbia in Civil Action No. 17-49, within which a local exchange company provides communications services. **RECEIVED**

LCR - Used throughout this tariff to mean Least Cost Routing unless clearly indicated otherwise by the text. **24195**

LEC - Local Exchange Company

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Premises - A building or buildings on contiguous property.

Responsible Organization (Resp. Org.)

The carrier entity that has responsibility for the management of 800 numbers in the Service Management System (SMS/800) including maintaining Customer records in the SMS/800 system. Also, the entity which accesses the SMS/800 to: (a) search for and reserve 800 numbers; (b) create and maintain 800 number Customer records, including call processing records; and (c) provide a single point of contact for trouble reporting. The SMS/800 recognizes one Resp. Org. for each 800 number.

Special Access Origination/Termination - Where originating or terminating 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.

Special Construction - Service configurations specifically designed and constructed at a Customer's request.

Subscriber - The person, firm, Customer, corporation or other entity that arranges for the Carrier to provide, discontinue or rearrange telecommunications services on behalf of itself or others under the provisions and terms of this tariff.

Switched Access Origination/Termination - Where originating or terminating access between the Customer and the interexchange carrier is provided on local exchange company Feature Group circuits. The cost of switched Feature Group access is billed to the interexchange carrier.

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SECTION 2 - RULES AND REGULATIONS

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2.1 Undertaking of Least Cost Routing, Inc.

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

LCR installs, operates, and maintains the communications services provided hereinunder in accordance with the terms and conditions set forth under this tariff.

The Company's services and facilities are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven (7) 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 LCR reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.
- 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.

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2.2 Limitations (cont'd.)

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2.2.4 All facilities provided under this tariff are directly or indirectly controlled by LCR and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

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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2.3 Payment and Credit Regulations

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2.3.1 Payment Arrangements

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The Customer is responsible for payment of all charges for services and equipment furnished to the Customer for transmission of calls via the Company. The Customer agrees to pay to the Company any cost(s) incurred as a result of any delegation of authority resulting in the use of his or her communications equipment and/or network services which result in the placement of calls via the Company. The Customer agrees to pay the Company or its authorized agent any and all cost(s) incurred as a result of the use of the service arrangement, including calls which the Customer did not individually authorize.

All charges due by the Customer are payable to the Company or any agency duly authorized to receive such payments. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Missouri PSC. Any objections to billed charges must be promptly reported to the Company or its billing agent. Adjustments to Customers' bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

Charges for installations, service connections, moves, and rearrangements, where applicable, are payable upon demand by the Company or its authorized agent. The billing thereafter will include recurring charges and actual usage as defined in this tariff.

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

2.3 Payment and Credit Regulations (cont'd.)

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2.3.1 Payment Arrangements (cont'd.)

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The Customer shall be responsible for all calls placed by or through Customer's equipment by any person. In particular and without limitation to the foregoing, the Customer is responsible for any calls placed by or through the Customer's equipment via any remote access features. The Customer is responsible for all calls placed via their authorization code as a result of the Customer's intentional or negligent disclosure of the authorization code.

2.3.2 Deposits

Deposits may be collected from Customers or potential Customers whose credit or payment history is unsatisfactory or unknown to the Company.

2.3.3 Advance Payments

The Company reserves the right to require an advance payment from a Customer instead of, or in addition to, a deposit. The advance payment shall be in amount equal to or less than two months estimated billing.

2.3.4 Taxes

Company reserves the right to bill any and all applicable taxes in addition to normal long distance usage charges, including, but not limited to: Federal Excise Tax, State Sales Tax, Municipal Taxes, and Gross Receipts Tax. Such taxes will be itemized separately on Customer invoices or bill detail.

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2.3 Payment and Credit Regulations (cont'd.)

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2.3.5 Late Payment Charge and Cost of Collection

A late fee of 1.5% per month will be charged on any Company billed past due balance. In the event that the Company incurs fees or expenses, including attorney's fees, collecting or attempting to collect, any charges owed to the Company, the Company may charge the Customer all such fees and expenses reasonably incurred.

2.3.6 Return Check Charge

A return check charge of \$15.00 will be assessed for checks returned for insufficient funds. Any applicable return check charges will be assessed according to the terms and conditions of the billing entity (i.e. local exchange company and/or commercial credit card company) and pursuant to Missouri law and Commission regulations.

2.4 Use

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

2.5 Liabilities of the Company

2.5.1 The liability of the Carrier 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 Carrier's liability, if any, is limited to 1/30 of the monthly charge for service affected for each twenty-four (24) hour period during which such failure of service occurs and is reported to or known by the Carrier.

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2.5 Liabilities of the Company (cont'd.)

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- 2.5.2 In addition to credits noted in 2.5.1 above, Subscriber credits for interrupted service will be issued, where applicable, in accordance with the provisions of Section 2.11.
- 2.5.3 In no event will Carrier be responsible for consequential damages or lost profits suffered by Subscriber on account of interrupted or unsatisfactory service unless Carrier is found to have been willfully negligent.
- 2.5.4 The Carrier 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 Carrier.
- 2.5.5 The Carrier 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 Carrier's facilities; and
 - b. Claims for patent infringement arising from combining or connecting the Carrier'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 Carrier.
- 2.5.6 The Carrier will make no refund of overpayment 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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SECTION 2 - RULES AND REGULATIONS, (CONT'D.) OCT 24 1995**2.6 Terminal Equipment**MISSOURI
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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.

2.7 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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2.8 Cancellation by Customer

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Customer may cancel service at any time by no longer dialing the access code of the Company to place a call.

2.9 Interconnection

Service furnished by LCR 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 LCR's service. Any special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

2.10 Refusal or Discontinuance by Company

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

- (a) For noncompliance with or violation of any State, municipal, or Federal law, ordinance or regulation pertaining to telephone service.
- (b) For use of telephone service for any other property or purpose than that described in the application.
- (c) For neglect or refusal to provide reasonable access to LCR or its agents for the purpose of inspection and maintenance of equipment owned by LCR or its agents.
- (d) For noncompliance with or violation of Commission regulation or LCR's rules and regulations on file with the Commission, provided five (5) days' written notice is given before termination.

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

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2.10 Refusal or Discontinuance by Company (cont'd) **MISSOURI**
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- (e) For nonpayment of delinquent bills provided that suspension or termination of service shall not be made without five (5) days written Carrier or billing agent notice to the Customer. 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.
- (f) Without notice in the event of Customer or Authorized User use of equipment in such a manner as to adversely affect LCR's equipment or service to others.
- (g) Without notice in the event of tampering with the equipment or services owned by LCR or its agents.
- (h) Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, LCR 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.
- (i) Without notice when necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.) OCT 24 1995

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

2.12 Inspection, Testing and Adjustment

Upon reasonable notice, the facilities provided by the Carrier shall be made available to the Carrier for tests and adjustments as may be deemed necessary by the Carrier 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.

2.13 Reservation of 800 Numbers

The Company will make every effort to reserve "800" vanity numbers on behalf of customers, but makes no guarantee or warrantee that the requested "800" number(s) will be available or assigned to the customer requesting the number.

2.14 800 Number Portability

If a Customer accumulates undisputed delinquent charges, the Company reserves the right not to honor that Customer's request for a change in service, including a request for Resp. Org. change, until such charges are paid in full.

The Customer does not retain any rights in 800 numbers which are shared with other Customers of the Company. Shared 800 numbers are not portable.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES

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3.1 General

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Rates vary by service type, time of day and call duration. Charges are computed on a time of day basis as described in Section 3.2 of this tariff.

Customers are billed based on their use of LCR's long distance service. No installation charges apply. All service is offered in conjunction with interstate service.

3.2 Time of Day Rate Periods

The appropriate rates apply for day and non-day calls based on the following chart.

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 6:00 PM*	DAYTIME RATE PERIOD (PEAK)						
6:00 PM TO 11:00 PM*	NON-PEAK PERIOD						
11:00 PM TO 8:00 AM*							

* to, but not including

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

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3.3 LEC-Billed "1+" Service

This service provides Customers with direct dial "1+" outbound calling. Calls may be placed from the Customer's normal business or residential telephone line(s). Calls are billed in one (1) minute increments with a minimum call duration of one (1) minute. Callers must dial "1 + the destination telephone number" to place a call. Customers will be billed on their local exchange telephone company monthly bill.

3.3.1 Usage Charges

PER MINUTE RATE	\$0.2200
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

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3.4 LCR-Billed "1+" Service

This service provides Customers with direct dial "1+" outbound calling. Calls may be placed from the Customer's normal business or residential telephone line(s). Calls route over switched access facilities to Least Cost Routing. Calls are billed in six (6) second increments with a minimum call duration of thirty (30) seconds. Rates vary by volume use of the service. Callers must dial "1 + the destination telephone number" to place a call. Customers will be billed monthly by Least Cost Routing.

3.4.1 Usage Charges

MONTHLY BILLING VOLUME	ALL MILES; ALL RATE PERIODS
	PER MINUTE RATE
UNDER \$1000	\$0.1900
\$1000-2999.99	0.1900
\$3000-4999.99	0.1800
\$5000 AND OVER	0.1700

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

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3.5 Dedicated T-1 Outbound Service

This service provides Customers with direct dial "1+" outbound calling. Calls are placed over originating dedicated "T-1" access facilities. The Customer is responsible for all charges associated with the dedicated access line. Calls are billed in six (6) second increments with a minimum call duration of thirty (30) seconds.

3.5.1 Usage Charges

PER MINUTE RATE	\$0.0950
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

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3.6 LEC Billed Switched "800" Service

This service provides Customers with inbound "800" calling. Least Cost Routing's Customer is billed for each "800" call, rather than the call originator. Calls are terminated via switched access facilities. Calls are billed in one (1) minute increments with a minimum call duration of one (1) minute.

3.6.1 Usage Charges

PER MINUTE RATE	\$0.2200
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3.7 Dedicated T-1 Inbound "800" Service

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This service provides Customers with inbound "800" calling. Least Cost Routing's Customer is billed for each "800" call, rather than the call originator. Calls are terminated via originating dedicated "T-1" access facilities. The Customer is responsible for all charges associated with the dedicated access line. Calls are billed in six (6) second increments with a minimum call duration of thirty (30) seconds.

3.7.1 Usage Charges

PER MINUTE RATE	\$0.1200
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ISSUED: October 25, 1995

EFFECTIVE: December 9, 1995

BY: Herb Zerden, President
Least Cost Routing, Inc.
2944 Heather Trail
Clearwater, FL 34621

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

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3.8 Travel Card Service

Travel Card Service is available to Customers for placing calls while away from home or office. Calls are originated by dialing a 1-800 access number, followed by the terminating telephone number and personal identification number. Calls may originate from standard residential, business, hotel or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in one minute and additional minute increments. The minimum call duration for billing purposes is one minute.

3.8.1 Usage Charges

PER MINUTE RATE	\$0.3000
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ISSUED: October 25, 1995

EFFECTIVE: December 9, 1995

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3.9 Directory Assistance

A Long Distance Directory Assistance charge applies to each call to the Directory Assistance Bureau utilizing the services of the Company. 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. Directory Assistance charges are not discounted and will not count toward, nor be calculated as part of any LCR rate plan.

Per Call Charge: \$.84

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EFFECTIVE: December 9, 1995

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SECTION 4 - PROMOTIONS

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4.1 Promotional Offerings - General

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Public Service Commission

From time to time, the Carrier may provide promotional offerings to introduce a current or potential Customer to a service not being used by the Customer. These offerings may be limited to certain dates, times or locations and may waive or reduce recurring or nonrecurring charges. These promotions are subject to prior notification and approval by the Commission.

4.2 Competitive Response Promotion

In order to acquire or retain Customers, the Carrier will match certain offers made by other interexchange carriers/resellers where the Customer can demonstrate to the Carrier's satisfaction that it intends to accept such offer as an inducement to subscribe to or remain subscribed to such other interexchange carrier's/reseller's services. These promotions are subject to prior notification and approval by the Commission.

ISSUED: October 25, 1995

EFFECTIVE: December 9, 1995

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