

Secured Technologies, L.C.

Original Sheet No. 1

Missouri Public
Service Commission

REC'D DEC 04 1998

TITLE SHEET

MISSOURI INTEREXCHANGE TELECOMMUNICATIONS TARIFF

OF

SECURED TECHNOLOGIES, L.C.

This tariff contains the descriptions, regulations, rates and charges applicable to the provision of telecommunications service by Secured Technologies, L.C., with principal offices at 1418 Bitters Road, Suite 2, San Antonio, TX 78216. This tariff applies to services furnished within the State of Missouri. This tariff is on file with the Missouri Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

CANCELLED

JAN 30 2005

XD-05-204

Missouri Public Service Commission
MISSOURI

ISSUE DATE: December 4, 1998

EFFECTIVE DATE: January 18, 1999

BY: J. Scott Moreland, President
Secured Technologies, L.C.
1418 Bitters Road, Suite 2
San Antonio, TX 78216

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99-251

FILED JAN 18 1999

WAIVER OF RULES AND REGULATIONS REC'D DEC 04 1998

Pursuant to Case No. TA-94-368, the following statutes and rules have been waived for purposes of offering telecommunications services as set forth herein:

STATUTES

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 stocks and bonds
Section 392.310	Issuance of stocks and bonds
Section 392.320	Issuance of stocks and bonds
Section 392.330	Issuance of stocks and bonds
Section 392.340	Reorganization

COMMISSION RULES

4 CSR 240-10.020	Income on depreciation fund investment.
4 CSR 240-30.010(2) (C)	Posting exchange rates at central offices.
4 CSR 240-30.040	Uniform System of Accounts
4 CSR 240-32.030 (1) (B)	Exchange boundary maps.
4 CSR 240-32.030 (1) (C)	Record of access lines.
4 CSR 240-32.030 (2)	Records kept within state.
4 CSR 240-32.050 (3-6)	Telephone directories.
4 CSR 240-32.070 (4)	Coin telephones.
4 CSR 240-33.030	Inform customers of lowest priced services.
4 CSR 240-33.040 (5)	Finance fee.

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CHECK SHEET

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Pages 1 through 27, inclusive of this tariff are effective as of the date shown.

<u>Page</u>	<u>Revision</u>	<u>Page</u>	<u>Revision</u>
1	Original	15	Original
2	Original	16	Original
3	Original	17	Original
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EXPLANATION OF SYMBOLS

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The following symbols are reserved for the purposes indicated below:

C - To signify a changed regulation

D - Delete or discontinue

I - Change resulting in an increase to a customer's bill

M - Moved from another tariff location

N - New

R - Change resulting in a decrease to a customer's bill

T - Change in text or regulation but no change in rate or charge

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TARIFF FORMAT

REC'D DEC 04 1998

- A. Page Numbering: Page numbers appear in the upper right corner of the page. Pages are numbered sequentially. However, new pages are occasionally added to the tariff. When a new page is added between pages already in effect, a decimal is added. For example, a new page added between pages 4 and 5 would be 4.1.
- B. Page Revision Numbers: Revision numbers also appear in the upper right corner of each page. These number are used to determine the most current page version on file. For example, the 4th revised Page 4 cancels the 3rd revised Page 4.
- C. Paragraph Numbering Sequence: There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2
 - 2.1
 - 2.1.1
 - 2.1.1.A
 - 2.1.1.A.1
 - 2.1.1.A.1.(a)
 - 2.1.1.A.1.(a).I
 - 2.1.1.A.1.(a).I.(i)
 - 2.1.1.A.1.(a).I.(i).(1)
- D. When a tariff filing is made, an updated check sheet accompanies the tariff filing. The check sheet lists the pages contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision.

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APPLICATION OF TARIFF

REC'D DEC 04 1998

This tariff contains the descriptions, regulations, rates, and charges applicable to the provision of telecommunications service by Secured Technologies, L.C. within the State of Missouri. Service is furnished subject to facility availability, transmission conditions, atmospheric conditions, and other like conditions.

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1 DEFINITIONS

REC'D DEC 04 1998

Authorization Code: A numeric code, one or more of which are available to a customer to allow access to the carrier and which are used by the carrier to prevent unauthorized access and to identify the customer for billing purposes.

Authorized User: A person, firm, or corporation that is authorized to use the Company's services.

Called Station: The terminating point of the call (i.e. the called number).

Calling Station: The originating point of the call (i.e. the calling number).

Company or Carrier: Secured Technologies, L.C.

Customer: Any person, firm, partnership, corporation, or other entity that receives telecommunications services under the provisions and regulations of this tariff. The customer is responsible for payment of charges and compliance with this tariff.

Dedicated Line: A direct channel specifically dedicated to a customer's use between specified points.

Direct Dialed Call: A call requiring no operator assistance. A direct dialed call is completed and billed to the telephone number from which the call originated without the assistance of an automated or live operator. This includes calls forwarded by call forwarding equipment.

End User: A person initiating a telephone call using the Company's services (see also "Authorized User").

FCC: Federal Communications Commission.

Incomplete Call: A call where the transmission between the calling and the called station is not established (e.g. busy, no answer, etc.).

LATA (Local Access and Transport Area): A geographic area within which local telephone companies may offer telecommunications services (local or long distance).

Local Exchange Carrier (LEC): A telephone company utility that provides local telecommunications services to a specific geographic area for business and residential customers.

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1 DEFINITIONS (CONT.)~~Missouri Public
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Non-recurring Charges: One-time charges that apply for a specific work activity (e.g. installation or change to an existing service).

On-Line Billing: Method of billing where the bill is sent by electronic mail.

Operator Service: A telecommunications service that includes automated or live assistance to the end user in the billing or completion of a telephone call.

Other Common Carrier (OCC): A common carrier other than the Company.

Personal Identification Number (PIN): A numeric code, one or more of which are available to a customer to allow access to the carrier and which are used by the carrier to prevent unauthorized access and to identify the customer for billing purposes.

Point of Presence (POP): The physical location where a long distance carrier terminates its long distance circuits.

Prepaid Phone Card: A calling card sold with a preset balance which is debited according to use.

Private Line: A direct channel specifically dedicated to a customer's use between specified points.

Subscriber: Customer.

Switch: An electronic device that allows circuit sharing, routing, and control.

T-1: A digital transmission link with a capacity of 1.544 Mbps (1,544,000 bits per second). T-1 lines are used for dedicated local access to long distance facilities.

Uncompleted Call: A call where the transmission between the calling and the called station is not established (e.g. busy, no answer, etc.).

Underlying Carrier: A provider of telecommunications services whose network the Company uses to provide telecommunications services to the customers.

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~~Missouri Public
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2.1 Undertaking of the Company

The Company provides telecommunications services through the resale of services of other authorized carriers to customers for the transmission of voice, data, and facsimile, and other special service on a switched and dedicated basis. All services are to be provided in accordance with the terms and conditions set forth in this tariff.

The Company installs, operates and maintains the communication services provided hereunder in accordance with the terms and conditions set forth under this tariff. It may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the Company's network. The customer shall be responsible for all charges due for such service arrangements.

The Company's services and facilities 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/or equipment, and subject to the terms of this tariff.

2.2.2 The Company reserves the right to discontinue service when necessitated by conditions beyond its control, or when the customer uses the service in violation of law or in violation of the terms of this tariff.

2.2.3 The customer may not transfer or assign the use of the service or facilities, except with the express 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.

2.2.4 All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

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2 RULES AND REGULATIONS (CONT.)

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2.2 Limitations (Cont.)

2.2.5 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.

2.2.6 The company reserves the right to refuse service to customers due to insufficient or invalid billing information and/or refusal of a third party to accept billing.

2.3 Use

2.3.1 Customers may only use the services provided under this tariff in a manner consistent with the terms of this tariff and the laws of all governmental authorities having jurisdiction over the service.

2.3.2 Services provided under this tariff shall not be used for unlawful purposes.

2.4 Liability of the Company

2.4.1 Except as specified in this tariff, the Company shall have no liability for damages of any kind arising out of or related to services, events, acts, rights, or privileges related to this tariff. This tariff does not limit the liability of the Company for gross negligence or willful misconduct.

2.4.2 The Company's liability for damages arising out of mistakes, omissions, interruptions, delays, errors or defects in transmission occurring in the course of furnishing service or facilities shall not exceed an amount equal to the charge to the customer for the period of service during which such mistakes, omissions, interruptions, delays, errors or defects in the transmission occur.

2.4.3 THE COMPANY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

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~~Missouri Public
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REC'D DEC 04 1998

2.4 Liability of the Company (Cont.)

- 2.4.4 In no event will the Company be responsible for any indirect, consequential, incidental, or special damages.
- 2.4.5 The Company is not liable for any act or omission of any other company furnishing any part of the service. No agents or employees of other carriers or companies shall be deemed to be agents or employees of the Company.
- 2.4.6 The Company shall be indemnified and held harmless by the customer against:
- A. Claims for libel, slander, or infringement of copyright arising out of the material, data, information, or other content transmitted over the Company's services or facilities;
 - B. Patent infringement claims arising from combining or connecting Company furnished 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.
- 2.4.7 The customer shall indemnify and hold the Company harmless from all losses, claims, demands, suits and other actions, and any liability whatsoever, whether suffered, made, instituted or asserted by the customer or by any other party or persons, for any personal injury or death of any person, and for any loss, damage, or destruction of any property, whether owned by the customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of such equipment so used.
- 2.4.8 The Company shall not be liable for any defacement or damages to the premises of a customer which is not the direct result of the Company's negligence.

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2 RULES AND REGULATIONS (CONT.)Missouri Public
Service Commission**2.4 Liability of the Company (Cont.)**

REC'D DEC 04 1998

2.4.9 The Company shall not be liable for any failure of performance due to causes beyond its control, including but not limited to: fire, floods, and other catastrophes; acts of God; atmospheric conditions and other natural phenomena; acts of government; court orders; national emergencies; war; civil disturbances; labor problems; third party acts and omissions (including failure of performance for reasons beyond the control of common carriers, interexchange carriers, local exchange carriers, suppliers and subcontractors); and other causes beyond its reasonable control, including failures and fluctuations in electrical equipment.

2.5 Responsibilities of the Customer

2.5.1 The customer is responsible for taking all necessary actions for interconnecting the customer-provided equipment or systems with the Company's facilities or services. The customer shall secure all licenses, permits, rights-of-way, and other arrangements necessary for such interconnection.

2.5.2 The customer shall ensure that the equipment and/or system properly interfaces with the Company's facilities or services; that the signals emitted into the network are of the proper mode, bandwidth, power and signal level for the intended use of the customer and in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other customers. If the FCC or other appropriate certifying body certifies equipment as being acceptable for direct connection with telecommunications service, the Company may allow connection of such equipment to its services without the use of protective interface devices.

2.5.3 If the customer fails to maintain the equipment and/or system properly, resulting in potential harm to the Company's equipment, personnel, or quality of service to other customers, the Company may take any immediate action necessary to protect its facilities, personnel, and quality of service. The Company will promptly notify the customer of the need for protective action (this may include requiring the use of protective equipment at the customer's expense). If this fails to produce satisfactory quality and safety, the Company may, upon written notice, take any additional action necessary to protect its facilities and personnel, including termination of the customer's service.

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2 RULES AND REGULATIONS (CONT.)Missouri Public
Service Commission**2.5 Responsibilities of the Customer (Cont.)**

REC'D DEC 04 1998

- 2.5.4 The customer shall be responsible for securing its telephone equipment against fraudulent use of the Company's service. The customer shall be responsible for payment of all applicable charges for services provided by the Company and billed to the Customer's accounts, even if those calls originated by fraudulent means from the customer's premises or remote locations. In addition, the customer shall be responsible for all calls charged by fraudulent means to the customer's account.
- 2.5.5 The customer shall indemnify and hold the Company harmless against claims of liable, slander, and infringement of copyrights, trademarks, trade names, and service marks, arising from any transmission over the facility; against all claims for infringement of patents arising from the combination or use of the Company's service with the customer's equipment or system; and against all other claims arising out of any act or omission of the customer in connection with the Company's service.
- 2.5.6 The customer shall be liable for:
- A. Loss of Company equipment or facilities at the customer's premises due to theft, fire, flood, or any other casualty or criminal act.
 - B. Reimbursing the Company for damages to facilities and equipment caused by the negligent or willful acts of the customer or its authorized users, employees, agents, or contractors.
 - C. Charges incurred with other companies for service at the customer's premises or on the customer's equipment.
 - D. Payment of Company charges for calls or service originated at the customer's number; accepted at the customer's number (i.e., collect calls); or placed through the customer's calling card or authorization number.
- 2.5.7 The customer shall ensure that authorized users comply with the provisions of this tariff.

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2 RULES AND REGULATIONS (CONT.)**Missouri Public
Service Commission****2.6 Responsibilities of Authorized Users****REC'D DEC 04 1998**

- 2.6.1. The authorized user is responsible for compliance with all applicable regulations in this tariff.
- 2.6.2. The authorized user is responsible for establishing his/her identity as often as necessary during the course of a call.
- 2.6.3. The authorized user is responsible for identifying the station, party, or person with whom communication is desired and/or made at the called number.
- 2.6.4. The authorized user is responsible for providing the Company with a valid method of billing for each call. The Company reserves the right to validate the credit worthiness of authorized users through credit card, called number, third party telephone number and room number verification procedures. If the Company cannot validate a requested billing method, the Company may require the user to provide an acceptable alternate billing method or the Company may refuse to place the call.

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2 RULES AND REGULATIONS (CONT.)Missouri Public
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- 2.7.1 Upon customer request, the Company will credit a customer's account for service interruptions which are not due to the Company's testing or adjusting, customer's negligence or willful acts, or to the failure of customer provided facilities or equipment. Before requesting a credit, the customer will take reasonable steps to verify that the trouble could not have been prevented by the customer and is not in the customer's wiring or equipment. The Company will credit the customer for interruptions at the rate of 1/720th of the monthly charge for the facility affected for each hour or major fraction thereof that the interruption continues. Calculations of the credit shall be made in accordance with the following formula:

$$\text{Credit} = A/720 \times B$$

"A" = outage time in hours

"B" = total monthly charge for affected facility

- 2.7.2 Without incurring liability, the Company may interrupt service at any time for inspection, testing, maintenance, or repair. When possible, the Company will notify customers of the cause and expected duration of the interruption at least 24 hours in advance. The Company will not grant any allowances for interruptions for inspection, testing, maintenance, or repair.
- 2.7.3 The Company may discontinue service, without notice to the customer, by blocking traffic to and from certain countries, cities, NXX's, or by blocking calls that use certain authorization codes or calling card accounts when the Company deems it necessary to prevent fraud or other unlawful use of its services. The Company may restore service as soon as it can be provided without undue risk.

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2. RULES AND REGULATIONS (CONT.)

2.8 Termination of Service

MO. PUBLIC SERVICE COMMISSION

Without incurring any liability, the Company may terminate or withhold service for any of the following reasons:

- A. Failure to timely pay any charges applicable under this tariff.
- B. Violation of any provision of this tariff.
- C. Violation of any law, rule, regulation, or policy of a government authority having jurisdiction over the service.
- D. An order or decision of a court, public utility commission, federal regulatory body, or other government authority prohibiting the Company from providing service.
- E. Improper use of the Company's services, or use that unreasonably interferes with service to other customers.

Service shall not be disconnected unless written notice by first class mail is sent or delivered to the customer at least five (5) days prior to the date of the proposed discontinuance. At least twenty-four (24) hours preceding discontinuance, a reasonable effort shall be made to contact the customer to advise him/her of the proposed discontinuance and what steps must be taken to avoid it.

2.9 Restoration of Service

A reconnection charge may apply if the Company restores service for a customer disconnected under section 2.8.

2.10 Cancellation of Service by the Customer

A customer may cancel service by providing written or verbal notice to the Company. Service will terminate upon the customer's cancellation.

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2 RULES AND REGULATIONS (CONT.)

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2.11 Payment for Service

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- 2.11.1 All charges due from the customer are payable to any agency duly authorized to receive such payments. The agency may be a LEC, credit card company, or other billing or collection service. When the LEC serves as the billing agent for the Company or buys the Company's accounts receivables, the terms and conditions for billing, payment, and collection, including without limitation, any late payment charges, specified in the LEC's local exchange service tariff shall apply to charges of the Company.
- 2.11.2 The customer must present any disputed amounts or claims in writing within 30 days from the date of the invoice. the customer may not withhold undisputed amounts.
- 2.11.3 An account becomes past due if the customer fails to pay within 21 days after the invoice date.
- 2.11.4 Bills are due and payable upon receipt. Interest at the lesser of (1) one and one-half percent (1.5%) per month, or (2) the highest rate allowed by law per month shall accrue on any unpaid amount starting 30 days after the invoice date.
- 2.11.5 A past due account may subject the customer's service to disconnection.
- 2.11.6 Failure to receive a bill will not exempt a customer from prompt payment of any sums due.
- 2.11.7 Usage charges are billed one (1) month in arrears. Recurring charges are billed one (1) month in advance.
- 2.11.8 The Company will assess a returned check charge of \$20.00 or five percent (5%) of the amount of the check, whichever is greater, for dishonored checks.

2.12 Deposits

The Company does not require a deposit from the customer.

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2 RULES AND REGULATIONS (CONT.)

2.13 Advance Payments

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The Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and if necessary a new advance payment will be collected for the month.

2.14 Taxes

The customer is responsible for payment of all applicable federal, state, and local taxes, charges, and assessments. All taxes (e.g., gross receipts tax, sales tax, municipal utilities tax, etc.) are listed as separate line items and are not included in the quoted rates. The Company may allocate the taxes, charges, and assessments on a prorated basis among customers within a taxing jurisdiction. Any tariff charges which are not taxes must be prior approved by the Commission.

2.15 Right to Backbill for Improper Use

Any person or entity which uses or appropriates the Company's services, whether directly or indirectly, in any unlawful manner or by providing misleading or false information to the Company shall be liable for an amount equal to the charges that would have applied to a customer's actual use of services.

2.16 Payphone Compensation Surcharge

The Company charges \$0.30 for each call originated from a payphone to compensate payphone service providers.

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EFFECTIVE DATE: January 18, 1999 ✓

BY: J. Scott Moreland, President
Secured Technologies, L.C.
1418 Bitters Road, Suite 2
San Antonio, TX 78216

REC'D DEC 04 1998

3 DESCRIPTION OF SERVICES

The Company offers intrastate telecommunications service to customers from and to locations within the State. Intrastate telecommunications service is available 24 hours per day, seven (7) days per week.

3.1 Timing of Calls

Billing for calls placed through the Company's service is based in part on the duration of the call as follows, unless specified otherwise in this tariff:

- A. Call timing begins when the called party answers the call (i.e., when two way communications are established). Answer detection is based on standard industry detection methods, including hardware and software detection.
- B. Chargeable time for a call ends when either party disconnects from the call.
- C. Minimum call duration may vary by service and is specified in Section 4 of this tariff.
- D. Billing increments may vary by service and is specified in Section 4 of this tariff.
- E. The Company will not charge for unanswered (uncompleted) calls.

3.2 Minimum Call Completion Rate

The customer can expect a call completion rate (number of calls completed / number of calls attempted) of not less than 99% during peak use periods for all FGD services.

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3 DESCRIPTION OF SERVICES (CONT.)Missouri Public
Service Commission**3.3 Calculation of Distance ("V&H")**

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Usage charges for mileage-sensitive products are based on the airline distance between serving wire centers associated with the originating and terminating points of the call.

The service wire centers of a call are determined by the area codes and exchanges of the origination and destination points.

The distance between the wire center of the Customer and that of the destination point is calculated by using the industry standard vertical ("V") and horizontal coordinates ("H") coordinates.

Step 1: Obtain the V and H coordinates for the wire centers serving the customer and the destination point.

Step 2: Obtain the difference between the V coordinate of each wire center. 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 the H difference obtained in Step 3.

Step 5: Divide the sum of the squares obtained in Step 4 by 10. Round to the next higher whole number if a fraction remains 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 a fraction remains.

Formula:

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

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3.4 Time of Day Rate Periods

The following rate periods apply to all service offerings, unless otherwise specified. The rate periods (Day, Evening, Night/Weekend) are indicated below:

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
8:00 am to 5:00 pm*	Day Rate Period						Eve
5:00 pm to 11:00 pm*	Evening Rate Period						
11:00 pm to 8:00 am*	Night/Weekend Rate Period						

* Up to, but not including

3.5 Holiday Rates

The Company may designate certain holidays on which rates may be lower. The Company currently does not recognize any holidays.

3.6 Promotions and Discounts

The Company may, from time to time, offer limited duration promotions. The promotions may include, but are not limited to, discounts and waivers of charges. Such promotions are designed to attract new customers or to increase customer awareness of a particular service. All promotions will be subject to prior notice and approval by the Missouri Public Service Commission.

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3 DESCRIPTION OF SERVICES (CONT.)Missouri Public
Service Commission**3.7 Service Offerings**

REC'D DEC 04 1998

3.7.1 Operator Service

Operator Service consists of the furnishing of long distance service that includes automated or live assistance in the billing or completion of a telephone call.

(i) Company will not knowingly bill for incomplete calls and will remove any charge(s) for incomplete calls upon subscriber notification or Company's knowledge of the charge(s) for incomplete calls.

(ii) Company will advise the caller and billed party (if different from the end user) that Secured Technologies, L.C. is the operator service provider at the time of the initial contact.

(iii) Company will provide rate quotes, including all rate components and any additional charges, upon request, at no charge.

(iv) Company will allow only tariff charges approved by the Commission, or otherwise allowed by law for the provision of operator service, to appear on billings rendered by local exchange companies (LECs) on behalf of Carrier and will not collect locations surcharges imposed by traffic aggregators.

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3 DESCRIPTION OF SERVICES (CONT.)**Missouri Public
Service Commission****3.7 Service Offerings (Cont.)****REC'D DEC 04 1998****3.7.1 Operator Service (Cont.)**

(v) Company will arrange for listing of its name on a LEC's billing of Company's charges, if the LEC has multi-carrier bill listing capability.

(vi) Company will employ reasonable calling card verification procedures which are acceptable to the companies issuing the calling cards. In order to control fraud, the Company may refuse to accept calling cards which it determines to be invalid or cards which it is unable to verify.

(vii) Company will direct all "00-" emergency calls to the local exchange carrier (LEC), at no charge.

(viii) Company's contracts with traffic aggregators will contain provisions which:

(a) Prohibit the blocking of access to an end user's interexchange carrier of choice; and

(b) Provide for the prominent posting or display, on or near the telephones to be utilized by end users, of material setting forth the name of the carrier, complaint procedures, instructions on reaching the LEC operator as well as other interexchange carriers, and procedures for emergency calls.

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RECEIVED**3 DESCRIPTION OF SERVICES (CONT.)****3.7 Service Offerings (Cont.)****DEC - 4 1998****3.7.2 Toll-Free Inbound****MO. PUBLIC SERVICE COMMISSION**

Toll-Free Inbound service provides inbound, long distance calling charged to the customer instead of the calling party. The caller accesses this service by dialing a toll-free number assigned to the customer.

3.7.3 Prepaid Phone Card

Prepaid Phone Card service allows the customer to purchase a set amount of long distance service in advance. The Prepaid Phone Card's balance decreases according to usage. The user accesses Prepaid Phone Card service by dialing a toll-free number and entering the authorization code assigned to the Prepaid Phone Card.

3.7.4 Directory Assistance

Directory assistance provides information (for long distance telephone numbers) contained in directory listings. Directory assistance is provided through the Company's underlying carrier.

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Service Commission**FILED JAN 18 1999****99-251****SUE DATE: December 4, 1998 ✓****EFFECTIVE DATE: January 18, 1999 ✓**

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4 RATES AND CHARGES

REC'D DEC 04 1998

This section sets forth the rates and charges applicable to the Company's services. The rates and charges apply to intrastate services and facilities. All rates and charges are expressed in U.S. dollars. Calls which overlap rate periods will be charged according to the rates applicable to the time recorded in each period.

4.1 Operator Service

	Rate per Minute
intraLATA	0.20
interLATA	0.25

Calls are billed in 1 minute increments with a 1 minute minimum.

Per Call Surcharges	Residential	Business
Operator Station:		
Non-Automated	3.95	3.95
Automated	2.45	2.45
Operator Person	6.50	6.50
Customer Dialed Calling Card	0.65	0.80

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4 RATES AND CHARGES (CONT.)

**Missouri Public
Service Commission**

4.2 Toll-Free Inbound

REC'D DEC 04 1998

Rate per minute: 0.35

Calls are billed in 30 second increments with a 30 second minimum.

4.3 Prepaid Phone Card

Rate per minute: 0.50

Calls are billed in 1 minute increments with a 1 minute minimum.

4.4 Directory Assistance

Charge per call: 0.95

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