
SECTION 3.0 - LOCAL SERVICE AREAS

3.1 Local Service Areas

The Company will provide Services from all exchanges of its Underlying Carrier, in conformance with that Underlying Carrier's existing local exchange boundary maps as approved by the Commission.

The local calling areas will mirror the local calling areas of the Company's Underlying Carrier, exclusive of the two-way Extended Area Service exchanges offered by the Underlying Carrier.

3.2 Local Zones

Certain services provided in this tariff are rated based on the zone associated with the local line. The applicable zone is determined as follows:

Talk America Retail Zone	SWB Rate Group Equivalent
Zone 1	Rate Group D
Zone 2	Rate Group B
Zone 3	Rate Group A
Zone 4	Rate Group C

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SECTION 4.0 -NONRECURRING AND SERVICE CHARGES

4.1 Service Order and Change Charges

Nonrecurring charges apply to processing Service Orders for new service, for changes in service, and for changes in the Customer's primary interexchange carrier (PIC) code.

	<u>Business</u>	<u>Residence</u>
Line Installation / Move / Add Charge		
First Line	\$55.00	\$55.00
Each Additional Line, Same Order	\$55.00	\$55.00
Line Change Charge		
First Line	\$25.00	\$25.00
Each Additional Line, Same Order (T)	\$25.00	\$25.00
Line Disconnect Charge	\$10.25	\$10.50
Primary Interexchange Carrier Change Charge	\$10.00	\$10.00

4.2 Customer Premise Visit Charge

Customer Premise Visit Charge is a flat rate charge that applies when the Company dispatches personnel to a Customer's premises to perform work necessary for installing new service, effecting changes in service or resolving troubles reported by the Customer when the trouble is found to be caused by the Customer's facilities.

	<u>Business</u>	<u>Residence</u>
Initial 15 Minutes or Fraction	\$39.50	\$39.50
Each Additional 15 Minutes or Fraction	\$14.25	\$14.25

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SECTION 4.0 -NONRECURRING AND SERVICE CHARGES, (CONT'D.)

4.3 Restoration of Service

A restoration charge applies to the restoration of suspended service and facilities because of nonpayment of bills and is payable at the time that the restoration of the suspended service and facilities is arranged. The restoration charge does not apply when, after disconnection of service, service is later re-installed.

	<u>Business</u>	<u>Residence</u>
Per occasion:		
First Line	\$50.00 (I)	\$50.00 (I)
Each Additional Line	\$50.00 (I)	\$ 0.00 (R)

4.4 Voice Mail Connection Charge

When a new Customer subscribes to a Company service which includes Voice Mail, a connection charge applies to the initiation of Voice Mail Service. The Voice Mail Connection charge is waived when the new Customer disconnects Voice Mail Service from the underlying incumbent local exchange carrier to switch to the Company's service.

	<u>Nonrecurring Charge</u>
Voice Mail Connection Per Line:	\$20.00

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS

5.1 General

5.1.1 Services Offered

The following Network Services are available to residence/business Customers:

- Standard Residence Line Service
- Standard Business Line Service
- Optional Calling Features
- Toll Services (see the Company's long distance tariff)

The following services are available to residence/business Customers.

- Listing Services (including Non Published and Non-Listed Services)
- Directory Assistance
- Operator Services
- Miscellaneous Services (including Vanity Numbers and Number Portability)

5.1.2 Application of Rates and Charges

All services offered in this tariff are subject to service order and change charges where the Customer requests new services or changes in existing services, as well as indicated Nonrecurring and Monthly Recurring Charges. Charges for local calling services may be assessed on a measured rate basis and are additional to monthly recurring charges shown for Business or Residence lines.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.1 General, (Cont'd.)

5.1.3 Emergency Services Calling Plan

The Company is obligated to supply the E-911 service provider in the Company service area with information necessary to update the E-911 database at the time the Company submits Customer orders to the local exchange company whose service is being resold or whose lease facilities have been purchased for the provision of local service pursuant to these tariffs.

At the time the company provides basic local service to a Customer by means of the Company's own cable pair, or over any other exclusively owned facility, the Company will be obligated to make the necessary equipment or facility additions in the 911 service provider's equipment in order to properly update the database for 911.

The Company will be obligated to provide facilities to route calls from the end users to the proper Public Safety Answering Point (PSAP). The Company recognizes the authority of the E-911 Customer to establish service specifications and grant final approval or denial of service configurations offered by the Company.

The Company will collect 911 surcharges and remit all surcharge revenue to the appropriate governmental entity pursuant to RSMo 190.310.

The Company undertakes no responsibility to inspect or to monitor 911 service facilities to discover errors, defects or malfunctions in 911 service.

By dialing 911, the 911 service calling party waives all privacy rights afforded by non-listed and non-published service to the extent that the Customer's telephone number, name, address associated with the originating station location are furnished to the PSAP.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.2 Call Timing for Usage Sensitive Services

Where charges for a service are specified based on the duration of use, such as the duration of a telephone call, the following rules apply:

- 5.2.1 Calls are measured in durational increments identified for each service. All calls which are fractions of a measurement increment are rounded-up to the next whole unit.
- 5.2.2 Timing on completed calls begins when the call is answered by the called party. Answering is determined by hardware answer supervision in all cases where this signaling is provided by the terminating local carrier and any intermediate carrier(s).
- 5.2.3 Timing terminates on all calls when the either party hangs up.
- 5.2.4 Calls originating in one time period and terminating in another will be billed in proportion to the rates in effect during different segments of the call.
- 5.2.5 All times refer to local time.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.3 Distance Calculations

Where charges for a service are specified based upon distance, the following rules apply:

5.3.1 Distance between two points is measured as airline distance between the rate centers of the originating and terminating telephone lines. The rate center is a set of geographic coordinates, as referenced in Local Exchange Routing Guide issued by Bellcore, associated with each NPA-NXX combination (where NPA is the area code and NXX is the first three digits of a seven-digit telephone number). Where there is no telephone number associated with an access line on the Company's network (such as a dedicated 800 or WATS access line), the Company will apply the rate center of the Customer's main billing telephone number.

5.3.2 The airline distance between any two rate centers is determined as follows:

Step 1: Obtain the "V" (vertical) and "H" (horizontal) coordinates for each Rate Center from the above-referenced Bellcore document.

Step 2: Compute the difference between the "V" coordinates of the two rate centers; and the difference between the two "H" coordinates.

Step 3: Square each difference obtained in step 2 above.

Step 4: Add the square of the "V" difference and the square of the "H" difference obtained in step 3 above.

Step 5: Divide the sum of the squares by 10. Round to the next higher whole number if any fraction is obtained.

Step 6: Obtain the square root of the whole number result obtained above. Round to the next higher whole number if any fraction is obtained. This is the airline mileage.

5.3.3 The formula for distance calculations is:

Formula: [Install Equation Editor and double click here to view equation.](#)

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.4 Rate Periods for Time of Day Sensitive Services

5.4.1 For time of day, usage sensitive services, the following rate periods apply unless otherwise specified in this tariff:

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

* Up to but not including.

5.4.2 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.

5.4.3 For services subject to holiday discounts, the following are Company recognized national holidays, determined at the location of the calling station. The evening rate is used on national holidays, unless a lower rate normally would 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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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.5 Standard Residence Line*

A Standard Residence Line provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Residence Lines are provided for the connection of Customer-provided wiring and single station sets or facsimile machines. An optional per line Hunting feature is available for multi-line Customers which routes a call to an idle station line in a prearranged group when the called station line is busy.

5.6 Standard Business Line*

The Standard Business Line provides a Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Business Lines are provided for the connection of Customer-provided wiring and single station sets or facsimile machines. An optional per line Hunting feature is available for multi-line Customers which routes a call to an idle station line in a prearranged group when the called station line is busy.

*Effective April 3, 2005, this service is grandfathered and available only to existing Customers at existing locations.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.7 Optional Calling Features

The features listed in this Section are offered by the Company to Residential and Business Customers. Service availability may vary between On-Net and Off-Net Customers. Refer to Price Lists in Sections 6 of this tariff for specific features offered with each type of local exchange service.

5.7.1 Feature Descriptions

- A. Call Forwarding Variable - Permits the end-user to automatically forward (transfer) all incoming calls to another telephone number, and to restore it to normal operation at their discretion. The end-user must dial an activation code from his/her exchange line along with the forward-to number in order to turn the feature on. A separate code is dialed by the end-user to deactivate the feature.
- B. Call Forwarding Don't Answer, Basic: Permits the forwarding of incoming calls when the end-user's line remains unanswered after a pre-designated ringing interval. The ringing interval before forwarding and the forward-to number are fixed by the service order.
- C. Call Forwarding Busy Line, Basic: Permits the forwarding of incoming calls when the end-user's line is busy. The forwarded number is fixed by the end-user service order.
- D. Call Waiting - Deluxe: Allows the end-user to control the treatment applied to incoming calls while the Customer is off-hook on an existing call. This feature includes the capabilities of Call Waiting Basic plus additional call treatment options. Treatment options offered with Call Waiting Deluxe include:

- Answer the waiting call and placing the first party on hold;
- Answer the waiting call and disconnecting from the first party;
- Direct the waiting caller to hold via a recording
- Forward the waiting caller to another location (e.g., voice mailbox or telephone answering service)

Full utilization of Call Waiting Deluxe requires specialized CPE not provided by the Company. It is the responsibility of the Customer to provide the necessary CPE. The end -user must have Caller ID Basic or Deluxe for display of calling party identification information for waiting calls. The end-user must have a Call Forwarding Don't Answer feature active in order to forward a waiting call to another location.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.7 Optional Calling Features, (Cont'd.)

5.7.1 Feature Descriptions, (Cont'd.)

- E.** Caller ID: Caller ID is one of the products which the Company will offer. This feature enables the Customer to view on a display unit the Calling Party Directory Name and/or Number (CPN) on incoming telephone calls. When Caller ID is activated on a Customer's line, the CPN of incoming calls are displayed on the called CPE during the first long silent interval of the ringing cycle.
- F.** Per Line Blocking : Per Line Blocking for the blocking of CPN will be available upon request, at no charge, only to the following entities for lines over which the official business of the agency is conducted, including those at the residences of employees/volunteers, where an executive officer of the agency registers a need for blocking and provides the required certification to the Company:
1. private, nonprofit, tax exempt, domestic violence intervention agencies and
 2. Federal, state, and local law enforcement agencies. The CPN will not be transmitted from a line equipped with this capability. Per Line Blocking is operational on a continuous basis, but can be deactivated by the Customer by dialing an access code immediately prior to placing a call.

Line blocking Customers can unblock their CPN information on a per call basis, at no charge, by dialing an access code (#82 on their Touch-Tone pad or 1182 from a rotary phone) immediately prior to placing a call.

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

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.7 Optional Calling Features, (Cont'd.)

5.7.1 Feature Descriptions, (Cont'd.)

F. Per Line Blocking, (Cont'd.)

Any Customer subscribing to Caller ID will be responsible for the provision of a display device which will be located on the Customer's premises. The installation, repair and technical capability of that equipment to function in conjunction with the feature specified herein will be the responsibility of the Customer. The Company assumes no liability and will be held harmless for any incompatibility of this equipment to perform satisfactorily with the network features described herein. CPN information transmitted via Caller ID is intended solely for the use of the Caller ID subscriber. Resale of this information is prohibited by the Tariff. CPN will not be displayed if the called party is off-hook or if the called party answers during the first ring interval. CPN will be displayed for calls made from another central office only if it is linked by the appropriate facilities. Caller ID is not available on operator handled calls.

G. Anonymous Call Rejection: Permits the end -user to automatically reject incoming calls when the call originates from a telephone number which has blocked delivery of its calling number (see Calling Number Delivery Blocking). When active, calls from private numbers will be routed to a special announcement then terminated. The feature may be turned on or off by the end-user by dialing the appropriate feature control code. Anonymous Call Rejection is offered as a stand alone feature or as an add-on to Caller ID Deluxe.

H. Call Block: Allows the end-user to automatically block incoming calls from up to six end-user pre-selected telephone numbers programmed into the feature's screening list. Callers whose numbers have been blocked will hear a recorded message stating that their call has been blocked. The end-user controls when the feature is active, and can add or remove calling numbers from the feature's screening list.

I. Call Return: allows the Customer to return a call to the last incoming call whether answered or not. Upon activation, it will re-dial the number automatically and continue to check the number every 45 seconds for up to 30 minutes if the number is busy. The Customer is alerted with a distinctive ringing pattern when the busy number is free. When the Customer answers the ring, the call is then completed. The calling party's number will not be delivered or announced to the call recipient under any circumstances.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.7 Optional Calling Features, (Cont'd.)

5.7.1 Feature Descriptions, (Cont'd.)

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

- The originating telephone number
- The date and time of the call
- The date and time Call Trace was activated

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

- K.** Multiple Directory Number Distinctive Ringing: This feature allows an end user to determine the source of an incoming call from a distinctive ring. The end user may have up to two additional numbers assigned to a single line (i.e. Distinctive Ringing - First Number and Distinctive Ringing - Second Number). The designated primary number will receive a normal ringing pattern, other numbers will receive distinctive ringing patterns. The pattern is based on the telephone number that the calling party dials.

- L.** Repeat Dialing: Permits the end-user to have calls automatically re-dialed when the first attempt reaches a busy number. The line is checked every 45 seconds for up to 30 minutes and alerts the Customer with a distinctive ringing pattern when the busy number and the Customer's line are free. The Customer can continue to make and receive calls while the feature is activated. The following types of calls cannot be reached using Repeat Dialing:

- Calls to 800 Service numbers
- Calls to 900 Service numbers
- Calls preceded by an interexchange carrier access code
- International Direct Distance Dialed calls
- Calls to Directory Assistance
- Calls to 911

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.7 Optional Calling Features, (Cont'd.)

5.7.1 Feature Descriptions, (Cont'd.)

- M.** Speed Calling: Permits the Customer to place calls to other telephone numbers by dialing a one or two digit code rather than the complete telephone number. The feature is available as either an eight (8) code list or a thirty (30) code list. Code lists may include local and/or toll telephone numbers. The Customer has the ability to add or remove telephone numbers and codes to/from the a speed calling list without assistance from the Company.
- N.** Three Way Calling: Permits the end-user to add a third party to an established connection. When the third party answers, a two-way conversation can be held before adding the original party for a three-way conference. The end-user initiating the conference controls the call and may disconnect the third party to reestablish the original connection or establish a connection to a different third party. The feature may be used on both outgoing and incoming.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.8 Listing Services

For each Customer of Company-provided Exchange Service(s), the Company shall arrange for the listing of the Customer's main billing telephone number in the directory(ies) published by the dominant Local Exchange Carrier in the area at no additional charge. At a Customer's option, the Company will arrange for additional listings for an additional charge.

5.8.1 Non-Published Service

This optional service provides for suppression of printed and recorded directory listings. A Customer's name and number do not appear in printed directories or Directory Assistance Bureau records.

5.8.2 Non-Listed Service

This optional service provides for suppression of printed directory listings only. Parties may still obtain the Customer's number by calling the Directory Assistance Bureau.

5.9 Directory Assistance Services

5.9.1 Directory Assistance

Provides for identification of telephone directory numbers, via an operator or automated platform.

The maximum listing request per call is limited to two.

5.9.2 Directory Assistance Call Completion

Directory Assistance Call Completion is a service available to customers who call the Directory Assistance Operator. After the operator provides the requested number, the operator will request whether the customer wishes the operator to complete the call to the requested number. A charge will apply if the operator completes the call for the customer.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.10 Local Operator Services

Provides for live or automated operator treatment when a Customer dials "0". Operator Services can be used to assist the Customer in routing or billing for a call. Billing options include, but are not limited to, bill to originating telephone number, calling card, collect or to a third party.

5.11 Long Distance Services

Long Distance Services are available from the Company pursuant to terms, conditions, regulations and rates as provided for in the Company's Missouri Long Distance tariff. Service is available for use by Customers twenty-four (24) hours a day. Customers must arrange for intraLATA and interLATA service from the interexchange carriers of their choice. Customers may choose the Company as their carrier for intraLATA calls and interLATA calls.

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SECTION 5.0 - NETWORK SERVICES DESCRIPTIONS, (CONT'D.)

5.12 Miscellaneous Services

5.12.2 Pay Per Call Blocking/Unblocking

This service provides the option of blocking, or subsequent unblocking, all 900 and 976 calls on a per line basis. The Company will provide for per-line blocking where the Company's switching facilities permit.

5.12.2 Presubscription Services

This service provides for the Presubscription of local exchange lines provided by the Company to the intraLATA and interLATA long distance carrier(s) selected by the Customer.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST

6.1 General

Services provided in this tariff section are available on a Resale Service basis. Local Resale Services are provided through the use of resold switching and transport facilities obtained from Other Telephone Companies.

The rates, terms and conditions set forth in the section are applicable where the Company provides specified local exchange services to Customers In BellSouth local exchange service areas. The rates, terms and conditions set forth in this section are not applicable to the Company's provision of service within the service area of any other incumbent local exchange carrier. The rates, terms and conditions set forth in this section are available on a retail basis only and will not be provided for resale to any other carrier.

All rates set forth in this section are subject to change and may be changed by the Company pursuant to notice requirements established by the Missouri Public Service Commission. The rates, terms and conditions set forth in this section are applicable as of the effective date hereof.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service*

Standard Business Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Business Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other station equipment. An optional per line Hunting feature is available for multi-line Customers which routes a call to the next idle line in a prearranged group when the called line is busy.

Local exchange service lines are provided on a single party (individual) basis only. No multi-party lines are provided. Service is available on a flat rate, measured rate or message rate basis depending on the service plan selected by the Customer. Not all service plans will be available in all areas.

Recurring charges for Standard Business Local Exchange Service are billed monthly in advance. Usage charges, if applicable are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer. Nonrecurring charges for installation or rearrangement of service are billed on the next month's bill immediately following work performed by the Company.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service, (Cont'd.)*

6.2.1 Monthly Recurring Charges

The following charges apply to Standard Business Local Exchange Service lines per month. Rates and charges include Touchtone Service for each line. The rates and charges below apply to service provided on a month-to-month basis. Nonrecurring charges apply as listed in Section 4 of this Tariff.

A. Flat Rate Service

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$16.99
Rate Group B (5,000 - 59,999 Access Lines)	\$22.89
Rate Group C (60,000 - 229,999 Access Lines)	\$25.46
Rate Group C (Metro Call Area 1)	\$27.74
Rate Group D (230,000 - Over Access Lines)	\$33.24
Rate Group D (Metro Call Area 1)	\$34.67
Rate Group D (Metro Call Area 2)	\$36.61

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service, (Cont'd.)*

6.2.1 Monthly Recurring Charges, (Cont'd.)

B. Message Rate Service

Message Rate Service allows a Business Customer 100 per month. Calls in excess of the allowance will be charged a usage charge as specified in Section 6.2.1.C.

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$14.41
Rate Group B (5,000 - 59,999 Access Lines)	\$17.78
Rate Group C (60,000 - 229,999 Access Lines)	\$19.57
Rate Group C (Metro Call Area 1)	\$23.88
Rate Group D (230,000 - Over Access Lines)	\$23.48
Rate Group D (Metro Call Area 1)	\$24.27
Rate Group D (Metro Call Area 2)	\$25.31

C. Local Message Usage, Per Call Rates

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$0.06
Rate Group B (5,000 - 59,999 Access Lines)	\$0.06
Rate Group C (60,000 - 229,999 Access Lines)	\$0.06
Rate Group C (Metro Call Area 1)	\$0.06
Rate Group D (230,000 - Over Access Lines)	\$0.07
Rate Group D (Metro Call Area 1)	\$0.07
Rate Group D (Metro Call Area 2)	\$0.07

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service, (Cont'd.)*

6.2.1 Monthly Recurring Charges, (Cont'd.)

D. Measured Rate Service

No usage allowance applies to Measured Rate Service. Per minute usage charges do apply and are listed in 6.2.1.E.

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$ 9.21
Rate Group B (5,000 - 59,999 Access Lines)	\$12.58
Rate Group C (60,000 - 229,999 Access Lines)	\$14.37
Rate Group C (Metro Call Area 1)	\$15.31
Rate Group D (230,000 - Over Access Lines)	\$18.28
Rate Group D (Metro Call Area 1)	\$19.07
Rate Group D (Metro Call Area 2)	\$20.11

E. Measured Rate Local Usage Rates

Mileage	<u>Day</u>		<u>Evening</u>		<u>Night / Weekend</u>	
	8 AM - 5 PM Mon. thru Fri.		5 PM - 11 PM Mon. thru Fri. and Sun.		11PM - 8AM Fri. and Sun., All Day Sat. and Sun. from 8AM through 5PM	
0 - 14	\$0.040	\$0.010	\$0.032	\$0.0800	\$0.0260	\$0.0065
15 - 28	\$0.050	\$0.020	\$0.040	\$0.0160	\$0.0325	\$0.0130
28 - Over	\$0.060	\$0.030	\$0.048	\$0.0240	\$0.0390	\$0.0195

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service, (Cont'd.)

6.2.2 Other Monthly Recurring Charges

A. End-User Common Line (EUCL) Recovery Charge

A monthly recurring charge applies to recovery of End User Common Line charges billed to the Company by the incumbent LEC, pursuant to the Company's federal rate schedules.

B. Hunting (aka. Rotary or Grouping)

The following charges apply to Standard Business Local Exchange lines equipped with Hunting. Rates vary based on Rate Group. Rates for Hunting will be 75% of the rate defined in Section 6.4.1 of this tariff.

C. Touchtone Service

The following Monthly Recurring Charge applies to each business line equipped for touchtone (DTMF) dialing.

	<u>Per Month</u>
Touchtone Charge, Per Line	\$3.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service, (Cont'd.)

6.2.3 Basic Business Local Exchange Service

Basic Business Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Basic Business Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other station equipment. An optional per line Hunting feature is available for multi-line Customers which routes a call to the next idle line in a prearranged group when the called line is busy.

Local exchange service lines are provided on a single party (individual) basis only. No multi-party lines are provided. Service is available on a flat rate basis only.

Recurring charges for Basic Business Local Exchange Service are billed monthly in advance. Usage charges, if applicable are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer. Nonrecurring charges for installation or rearrangement of service are billed on the next month's bill immediately following work performed by the Company.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.2 Standard Business Local Exchange Service, (Cont'd.)

6.2.3 Basic Business Local Exchange Service

A. Monthly Recurring Charges

The following charges apply to Basic Business Local Exchange Service lines per month. Rates and charges include Touchtone Service for each line. The rates and charges below apply to service provided on a month-to-month basis. Nonrecurring charges apply as listed in Section 4 of this Tariff.

1. Flat Rate Service

	<u>Per Month</u>
All Rate groups	\$41.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.3 Standard Residence Local Exchange Service*

Standard Residence Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Residence Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other station equipment. An optional per line Hunting feature is available at no additional charge for multi-line Customers which routes a call to the next idle line in a prearranged group when the called line is busy.

Local exchange service lines are provided on a single party (individual) basis only. No multi-party lines are provided. Service is available on a flat rate, measured rate or message rate basis depending on the service plan selected by the Customer. Not all service plans will be available in all areas.

Recurring charges for Standard Residence Local Exchange Service are billed monthly in advance. Usage charges, if applicable are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer. Nonrecurring charges for installation or rearrangement of service are billed on the next month's bill immediately following work performed by the Company.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.3 Standard Residence Local Exchange Service, (Cont'd.)*

6.3.1 Monthly Recurring Charges

The following charges apply to Standard Residence Local Exchange Service lines per month. Rates and charges include Touchtone and Rotary Hunting Service for each line. The rates and charges below apply to service provided on a month-to-month basis.

A. Flat Rate Service

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$ 7.48
Rate Group B (5,000 - 59,999 Access Lines)	\$ 9.02
Rate Group C (60,000 - 229,999 Access Lines)	\$10.01
Rate Group C (Metro Call Area 1)	\$11.29
Rate Group D (230,000 - Over Access Lines)	\$11.24
Rate Group D (Metro Call Area 1)	\$11.74
Rate Group D (Metro Call Area 2)	\$12.38

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.3 Standard Residence Local Exchange Service, (Cont'd.)*

6.3.1 Monthly Recurring Charges, (Cont'd.)

B. Message Rate Service

Message Rate Service allows a residential Customer 20 messages per month. Calls in excess of the allowance will be charged a usage charge as specified in Section 6.3.1.C.

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$5.60
Rate Group B (5,000 - 59,999 Access Lines)	\$6.44
Rate Group C (60,000 - 229,999 Access Lines)	N/A
Rate Group C (Metro Call Area 1)	N/A
Rate Group D (230,000 - Over Access Lines)	\$7.68
Rate Group D (Metro Call Area 1)	N/A
Rate Group D (Metro Call Area 2)	N/A

C. Local Message Usage, Per Call Rates

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$0.10
Rate Group B (5,000 - 59,999 Access Lines)	\$0.10
Rate Group C (60,000 - 229,999 Access Lines)	N/A
Rate Group C (Metro Call Area 1)	N/A
Rate Group D (230,000 - Over Access Lines)	\$0.10
Rate Group D (Metro Call Area 1)	N/A
Rate Group D (Metro Call Area 2)	N/A

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.3 Standard Residence Local Exchange Service, (Cont'd.)*

6.3.1 Monthly Recurring Charges, (Cont'd.)

D. Measured Rate Service

No usage allowance applies to Measured Rate Service. Per minute usage charges do apply and are listed in 6.3.1.E.

	<u>Per Month</u>
Rate Group A (1-4,999 Access lines)	\$ 4.11
Rate Group B (5,000 - 59,999 Access Lines)	\$ 4.95
Rate Group C (60,000 - 229,999 Access Lines)	\$ 5.65
Rate Group C (Metro Call Area 1)	\$ 6.19
Rate Group D (230,000 - Over Access Lines)	\$ 6.19
Rate Group D (Metro Call Area 1)	\$ 6.44
Rate Group D (Metro Call Area 2)	\$ 6.84

E. Measured Rate Local Usage Rates

<u>Mileage</u>	<u>Day</u>		<u>Evening</u>		<u>Night / Weekend</u>	
	8 AM - 5 PM Mon. thru Fri.	\$0.010	5 PM - 11 PM Mon. thru Fri. and Sun.	\$0.0800	11PM - 8AM Fri. and Sun., All Day Sat. and Sun. from 8AM through 5PM	\$0.0065
0 - 14	\$0.040	\$0.010	\$0.032	\$0.0800	\$0.0260	\$0.0065
15 - 28	\$0.050	\$0.020	\$0.040	\$0.0160	\$0.0325	\$0.0130
28 - Over	\$0.060	\$0.030	\$0.048	\$0.0240	\$0.0390	\$0.0195

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, continued

6.3 Standard Residence Local Exchange Service, (Cont'd.)*

6.3.2 Other Monthly Recurring Charges

A. End-User Common Line (EUCL) Recovery Charge

A monthly recurring charge applies to recovery of End User Common Line charges billed to the Company by the incumbent LEC, pursuant to the Company's federal rate schedules.

6.3.3 Usage Sensitive Charges and Allowances

A. Flat Rate Service

No measured or message charges apply to calls placed or received from Flat Rate service lines. Customers receive unlimited calling within their local calling area. Zone charges apply per line to service provided outside the base rate area.

	<u>Per Month</u>
Zone Charges, per line	\$1.00

B. Touchtone Service

The following Monthly Recurring Charge applies to each line equipped for touchtone (DTMF) dialing.

	<u>Per Month</u>
Touchtone Charge, Per Line	\$0.75

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6.3 Standard Residence Local Exchange Service, (Cont'd.)*

6.3.4 Basic Residential Local Exchange Service

Basic Residential Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Basic Residential Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other station equipment. An optional per line Hunting feature is available for multi-line Customers which routes a call to the next idle line in a prearranged group when the called line is busy.

Local exchange service lines are provided on a single party (individual) basis only. No multi-party lines are provided. Service is available on a flat rate basis only.

Recurring charges for Basic Residential Local Exchange Service are billed monthly in advance. Usage charges, if applicable are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer. Nonrecurring charges for installation or rearrangement of service are billed on the next month's bill immediately following work performed by the Company.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.3 Standard Residence Local Exchange Service, (Cont'd.)*

6.3.4 Basic Residential Local Exchange Service

A. Monthly Recurring Charges

The following charges apply to Basic Residential Local Exchange Service lines per month. Rates and charges include Touchtone Service for each line. The rates and charges below apply to service provided on a month-to-month basis. Nonrecurring charges apply as listed in Section 4 of this Tariff.

1. Flat Rate Service

	<u>Per Month</u>
All Rate groups	\$41.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, continued

6.4 Residential Bundled Local Service

6.4.1 General

A. The Company also offers basic local exchange service as part of a bundle or package of telecommunications services to residential Customers. Company's bundled residential services are available only for residential voice use, and may not be used for other purposes, including but not limited to, placing calls using automatic dialing devices, for data transmission, or in conjunction with the operation of a business.

B. End-User Common Line (EUCL) Recovery Charge

A monthly recurring charge applies to recovery of End User Common Line charges billed to the Company by the incumbent LEC, pursuant to the Company's federal rate schedules.

C. Additional Lines

Bundled Service Customers may purchase multiple lines or add lines to existing services. The bundle rates below apply to the primary line. Each additional line will be billed at the rate specified for additional lines in the Local Bundle package(s) below.

D. Feature Installation Charge

When the Local Bundle Customer adds Custom Calling or CLASS features to an existing service or to an additional line, a nonrecurring charge applies per order, per line. This charge applies in lieu of a service order change charge when the only change is feature activation.

Nonrecurring Charge, Per Order, Per Line: \$10.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, continued

6.4 Residential Bundled Local Service

6.4.2 Local Bundle VIII (Freedom Plan)*

A. Local Bundle VIII (Freedom Plan) includes the following services:

- 200 minutes of interLATA long distance interstate or intrastate calling;
- All Custom Calling and CLASS features (excluding the Custom Calling features that are priced on a per call basis);
- Unlimited IntraLATA Calling;
- Unlimited Local Calling; and
- 1000 minutes member to member calling.

B. Usage Charges

For interLATA toll calls in excess of allowance, see the Company's long distance tariff for Bundle No. 8.

After the effective date of this filing, Customers may also opt for the per minute usage rate for calls in excess of the allowance as listed in the Company's long distance tariff Bundle. No. 7 applicable to interstate and intrastate calls.

C. Monthly Recurring Charge:

Zone 1	-	\$65.95
Zone 2	-	\$75.95
Zone 3	-	\$75.95

D. Additional Lines

Zone 1	-	\$36.00
Zone 2	-	\$36.00
Zone 3	-	\$36.00

* As of September 29, 2002, this service will only be available to current customers at their current location.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, continued

6.4 Residential Bundled Local Service

6.4.3 Local Bundle IX (United Plan)*

A. Local Bundle IX (United Plan) includes the following services:

- All Custom Calling and CLASS features, including Voice Mail, Three Way Calling and Custom Ringing and excluding the Custom Calling features that are priced on a per call basis;
- Unlimited IntraLATA Calling;
- Unlimited Local Calling; and
- 1000 minutes of interLATA long distance service, per line, per month, to any other Customer who also subscribes to bundled local services from the Company.

B. Usage Charges

For interLATA toll calls in excess of allowance, see the Company's long distance tariff for Bundle No. 9.

C. Monthly Recurring Charge:

Zone 1	-	\$55.95
Zone 2	-	\$60.95
Zone 3	-	\$60.95
Zone 4	-	\$60.95

D. Additional Lines

Zone 1	-	\$31.00
Zone 2	-	\$31.00
Zone 3	-	\$31.00
Zone 4	-	\$31.00

* As of September 29 2002, this service will only be available to current customers at their current location.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.4 Local Bundle X (United 1000 Plan)*

(A) Local Bundle X (United 1000 Plan) includes the following services:

- 1000 Minutes of Local Voice Calling, per line / per month. Calls in excess of the allowance are \$0.01 per minute.
- Three Custom Calling or CLASS features (subject to availability), excluding Voice Mail and the Custom Calling features that are priced on a per call basis. Voice Mail is available to United 1000 Plan Customers at \$5.95 per month/per line.
- Unlimited intraLATA and interLATA long distance usage to any other Customer who also subscribes to bundled local services from the Company.

B) Per Minute Rate

	<u>Per Minute</u>
Local Calling in excess of the 1000 minute allowance	\$0.010

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.4 Local Bundle X (United 1000 Plan)*, (Cont'd.)

(C) Monthly Recurring Charge

1. Initial Line

	<u>Per Month</u>
Zone 1	\$33.95
Zone 2	\$43.95
Zone 3	\$43.95
Zone 4	\$51.95

2. Each Additional Line

	<u>Per Month</u>
Zone 1	\$33.95
Zone 2	\$43.95
Zone 3	\$43.95
Zone 4	\$51.95

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.5 Local Bundle XI (United Unlimited Plan)*

(A) Local Bundle XI (United Unlimited Plan) includes the following services:

- Unlimited Local Voice Calling.
- Unlimited Custom Calling and/or CLASS features (subject to availability), excluding Voice Mail and the Custom Calling features that are priced on a per call basis. Voice Mail is available to United Unlimited Plan Customers at \$5.95 per month/per line.
- Unlimited intraLATA and interLATA long distance usage to any other Customer who also subscribes to bundled local services from the Company.

(B) Monthly Recurring Charge:

(1) Initial Line

	<u>Per Month</u>
Zone 1	\$45.95
Zone 2	\$60.95
Zone 3	\$60.95
Zone 4	\$70.95

(2) Each Additional Line

	<u>Per Month</u>
Zone 1	\$45.95
Zone 2	\$60.95
Zone 3	\$60.95
Zone 4	\$70.95

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONTD.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.6 [RESERVED FOR FUTURE USE]

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.7 Simple Savings Plan**

(A) Description and Limitations

The Simple Savings Plan is a flexible package-based bundled calling plan available only to residential customers. This plan offers unlimited local voice calling for a flat monthly fee as well as optional feature packages, domestic long distance packages, and Internet access packages* from which the Customer may select. Separate monthly and/or usage rates apply to these packages, as set forth below and in the Company's Interexchange Services Tariff, and in the interstate Rates, Terms, and Conditions. Customers who subscribe to the Simple Savings Plan must purchase, at a minimum, the Local Service Package and one of the Domestic Toll Packages available under the plan.

(B) Non-Recurring Charges

Non-recurring service charges, as set forth in Section 4 of this tariff, apply.

(C) Local Service Package

The Local Service Package provides unlimited local voice calling within the Customer's local calling area.

Monthly Recurring Charge, per line:

	<u>Per Month</u>
Zone 1	\$34.95
Zone 2	\$34.95
Zone 3	\$34.95

* Internet access packages are not subject to regulation under this tariff.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.7 Simple Savings Plan, (Cont'd.)

(D) Feature Packages

Customers who subscribe to the Simple Savings Plan may select from two (2) optional calling feature pricing packages, as described below:

(1) Individual Feature Pricing

Customers who select this option may purchase each calling feature individually at the rates set forth in Section 6.6.2.C. Features are subject to availability in the Customer's calling area.

(2) Standard Feature Package

The Standard Feature Package provides seven (7) specific calling features for a flat monthly recurring charge per line. The Customer may purchase additional calling features separately at the rates set forth in Section 6.6.2.C.

Features included in the Standard Feature package (subject to availability in the Customer's area) are listed below:

Caller ID	Call Waiting
Custom Toll Restriction*	3-Way Calling
Speed Dial 8	Repeat Dialing
Call Return	

*Custom Toll Restriction will be provisioned on a Customer's line only if it is already provisioned on the line at the time the Customer subscribes to the Talk America Value Plan or when the Customer specifically requests this feature.

Monthly Recurring Charge, per line:

	<u>Per Month</u>
Zone 1	\$5.00
Zone 2	\$5.00
Zone 3	\$5.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.7 Simple Savings Plan, (Cont'd.)

(E) Domestic Toll Packages

Customers who subscribe to the Simple Savings Plan must select from among three alternative domestic toll pricing packages, as described below.

(1) Pay Per Use Toll Pricing

Customers who select this long distance pricing option will be billed on a usage basis for all long distance usage. Intrastate long distance calls will be billed at the rates set forth in the Company's Interexchange Services Tariff. Interstate long distance calls will be billed at the rates set forth in the Company's Interstate Rates, Terms and Conditions. Customers who select this option will receive free long distance member-to-member calling, to all customers who subscribe to a Talk America bundle local service calling plan.

(2) Statewide Toll Package

The Statewide Toll Package provides unlimited intrastate long distance calling for a fixed monthly recurring charge per line, as set forth in Company's Interexchange Services Tariff. Interstate long distance calls will be billed at the rates set forth in the Company's Interstate Rates, Terms and Conditions. Customers who select this option will receive free long distance member-to-member calling, to all customers who subscribe to a Talk America bundle local service calling plan.

(3) Nationwide Toll Package

The Nationwide Toll Package provides unlimited intrastate and interstate long distance calling for a fixed monthly recurring charge per line, as set forth in Company's Interexchange Services Tariff and in the Company's Interstate Rates, Terms and Conditions.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.8 Talk America Customer Value Plan

A. Description and Limitations

The Talk America Customer Value Plan is a flexible package-based bundled calling retention plan available only to off-net residential customers served under a different Talk America bundled plan. This plan offers unlimited local voice calling for a flat monthly fee as well as optional feature packages, domestic long distance packages, and Internet access packages* from which the Customer may select. Separate monthly and/or usage rates apply to these packages, as set forth below and in the Company's Interexchange Services Tariff and in the interstate Rates, Terms, and Conditions. Customers who subscribe to the Talk America Customer Value Plan must purchase, at a minimum, the Local Service Package and one of the Domestic Toll Packages available under the plan. The usage restrictions set forth in Section 6.6.1.A apply to this plan. Customers who subscribe to the Talk America Customer Value Plan are not eligible to purchase the Residential Bonus Line for Bundled Plans under Section 6.6.12 for any additional lines subscribed to Talk America.

B. Non-Recurring Charges

Non-recurring service charges, as set forth in Section 4 of this tariff, apply.

C. Local Service Package

The Local Service Package provides unlimited local voice calling within the Customer's local calling area.

Monthly Recurring Charge, per line:

	<u>Per Month</u>
Zone 1	\$26.95
Zone 2	\$26.95
Zone 3	\$26.95

* Internet access packages are not subject to regulation under this tariff.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONTD.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.8 Talk America Customer Value Plan, (cont'd.)

D. Feature Packages

Customers who subscribe to the Talk America Customer Value Plan may select from two optional calling feature pricing packages, as described below:

(1) Individual Feature Pricing

Customers who select this option may purchase each calling feature individually at the rates set forth in Section 6.6.2.C. Features are subject to availability in the Customer's calling area.

(2) Standard Feature Package

The Standard Feature Package provides seven (7) specific calling features for a flat monthly recurring charge per line. The Customer may purchase additional calling features separately at the rates set forth in Section 6.6.2.C.

Features included in the Standard Feature package (subject to availability in the Customer's area) are listed below:

Caller ID	Call Waiting
Custom Toll Restriction*	3-Way Calling
Call Return	Repeat Dialing
Speed Dial 8	

*Custom Toll Restriction will be provisioned on a Customer's line only if it is already provisioned on the line at the time the Customer subscribes to the Talk America Value Plan or when the Customer specifically requests this feature.

Monthly Recurring Charge, per line:

	<u>Per Month</u>
Zone 1	\$7.00
Zone 2	\$7.00
Zone 3	\$7.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.4 Residential Bundled Local Service, (Cont'd.)

6.4.8 Talk America Customer Value Plan, (cont'd.)

E. Domestic Toll Packages

Customers who subscribe to the Talk America Customer Value Plan must select from among three alternative domestic toll pricing packages, as described below.

(1) Pay Per Use Toll Pricing

Customers who select this long distance pricing option will be billed on a usage basis for all long distance usage. Intrastate long distance calls will be billed at the rates set forth in the Company's Interexchange Services Tariff. Interstate long distance calls will be billed at the rates set forth in the Company's Interstate Rates, Terms and Conditions. Customers who select this option will receive free long distance member-to-member calling, to all customers who subscribe to a Talk America bundle local service calling plan.

(2) Statewide Toll Package

The Statewide Toll Package provides unlimited intrastate long distance calling for a fixed monthly recurring charge per line, as set forth in Company's Interexchange Services Tariff. Interstate long distance calls will be billed at the rates set forth in the Company's Interstate Rates, Terms and Conditions. Customers who select this option will receive free long distance member-to-member calling, to all customers who subscribe to a Talk America bundle local service calling plan.

(3) Nationwide Toll Package

The Nationwide Toll Package provides unlimited intrastate and interstate long distance calling for a fixed monthly recurring charge per line, as set forth in Company's Interexchange Services Tariff and in the Company's Interstate Rates, Terms and Conditions.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.5 Business Bundled Local Service

6.5.1 General

(A) The Company also offers basic local exchange service as part of a bundle or package of telecommunications services to business Customers. Company's bundled business services are available only for business voice use, and may not be used for other purposes, including but not limited to, placing calls using automatic dialing devices, for data transmission, or in conjunction with the operation of a business.

(B) End-User Common Line (EUCL) Recovery Charge

A monthly recurring charge applies to recovery of End User Common Line charges billed to the Company by the incumbent LEC, pursuant to the Company's federal rate schedules.

(C) Additional Lines

Bundled Service Customers may purchase multiple lines or add lines to existing services. The bundle rates below apply to the primary line. Each additional line will be billed at the rate specified for additional lines in the Local Bundle package(s) below.

(D) Feature Installation Charge

When the Local Bundle Customer adds Custom Calling or CLASS features to an existing service or to an additional line, a nonrecurring charge applies per order, per line. This charge applies in lieu of a service order change charge when the only change is feature activation.

Nonrecurring Charge, Per Order, Per Line: \$25.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.5 Business Bundled Local Service, (Cont'd.)

6.5.2 Business Simple Savings Plan **

(A) Description and Limitations

The Business Simple Savings Plan is a flexible package-based bundled calling plan available only to business customers. This plan offers unlimited local voice calling for a flat monthly fee as well as optional feature packages, domestic long distance packages, and Internet access packages* from which the Customer may select. Separate monthly and/or usage rates apply to these packages, as set forth below and in the Company's Interexchange Services Tariff, and in the interstate Rates, Terms, and Conditions. Customers who subscribe to the Business Simple Savings Plan must purchase, at a minimum, the Local Service Package and one of the Domestic Toll Packages available under the plan.

(B) Non-Recurring Charges

Non-recurring service charges, as set forth in Section 4 of this tariff, apply.

(C) Local Service Package

The Local Service Package provides unlimited local voice calling within the Customer's local calling area.

Monthly Recurring Charge, per line:

	<u>Per Month</u>
Zone 1	\$35.95
Zone 2	\$35.95
Zone 3	\$35.95

* Internet access packages are not subject to regulation under this tariff.

**Effective April 15, 2006, this service is grandfathered and available only to existing Customers at existing locations.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.5 Business Bundled Local Service, (Cont'd.)

6.5.2 Business Simple Savings Plan, (cont'd.)

(D) Feature Packages

Customers who subscribe to the Business Simple Savings Plan may select from two (2) optional calling feature pricing packages, as described below:

(1) Individual Feature Pricing

Customers who select this option may purchase each calling feature individually at the rates set forth in Section 6.6.2.C. Features are subject to availability in the Customer's calling area.

(2) Standard Feature Package

The Standard Feature Package provides seven (7) specific calling features for a flat monthly recurring charge per line. The Customer may purchase additional calling features separately at the rates set forth in Section 6.6.2.C.

Features included in the Standard Feature package (subject to availability in the Customer's area) are listed below:

Caller ID	Call Waiting
Custom Toll Restriction*	3-Way Calling
Speed Dial 8	Repeat Dialing
Call Return	

*Custom Toll Restriction will be provisioned on a Customer's line only if it is already provisioned on the line at the time the Customer subscribes to the Talk America Value Plan or when the Customer specifically requests this feature.

Monthly Recurring Charge, per line:

	<u>Per Month</u>
Zone 1	\$7.00
Zone 2	\$7.00
Zone 3	\$7.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.5 Business Bundled Local Service, (Cont'd.)

6.5.2 Business Simple Savings Plan, (cont'd.)

(E) Domestic Toll Packages

Customers who subscribe to the Business Simple Savings Plan must select from among three alternative domestic toll pricing packages, as described below.

(1) Pay Per Use Toll Pricing

Customers who select this long distance pricing option will be billed on a usage basis for all long distance usage. Intrastate long distance calls will be billed at the rates set forth in the Company's Interexchange Services Tariff. Interstate long distance calls will be billed at the rates set forth in the Company's Interstate Rates, Terms and Conditions. Customers who select this option will receive free long distance member-to-member calling, to all customers who subscribe to a Talk America bundle local service calling plan.

(2) Statewide Toll Package

The Statewide Toll Package provides unlimited intrastate long distance calling for a fixed monthly recurring charge per line, as set forth in Company's Interexchange Services Tariff. Interstate long distance calls will be billed at the rates set forth in the Company's Interstate Rates, Terms and Conditions. Customers who select this option will receive free long distance member-to-member calling, to all customers who subscribe to a Talk America bundle local service calling plan.

(3) Nationwide Toll Package

The Nationwide Toll Package provides unlimited intrastate and interstate long distance calling for a fixed monthly recurring charge per line, as set forth in Company's Interexchange Services Tariff and in the Company's Interstate Rates, Terms and Conditions.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.6 Optional Calling Features

The features in this section are made available on an individual basis or as part of multiple feature packages. All features are provided subject to availability. Certain features may not be available with all classes of service. Transmission levels for calls forwarded or calls placed or received using optional calling features may not be acceptable for all some uses in some cases.

6.6.1 Features Offered on a Usage Sensitive Basis

The following features are available to all local exchange Business and Residence line Customers where facilities and services permit. Customers may utilize each feature by dialing the appropriate access code. The Customer will be billed the Per Feature Activation Charge shown in the following table each time a feature is used by the Customer. Customers may subscribe to these features on a monthly basis at their option to obtain unlimited use of these features for a fixed monthly charge.

	<u>Business</u>	<u>Residential</u>
Three-Way Calling	\$1.00	\$1.00
Call Return	\$0.76	\$0.76
Repeat Dialing	\$0.75	\$0.75
Call Trace	\$6.99	\$6.99
Calling Number Delivery Blocking, Per Call	No Charge	No Charge

Denial of per call activation for Three-Way Calling, Call Return and Repeat Dialing from any line or trunk is available to Customers upon request at no additional charge.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.6 Optional Calling Features, (Cont'd.)

6.6.2 Features Offered on Monthly Basis

A. A La Carte Optional Calling Features

The following optional calling features are offered to Customers on a monthly basis. Customers are allowed unlimited use of each feature. No usage sensitive charges apply. Multiline Customers must order the appropriate number of features based on the number of lines which will have access to the feature.

The following optional calling features are offered to Customers on a monthly basis. Customers are allowed unlimited use of each feature. No usage sensitive charges apply. Multiline Customers must order the appropriate number of features based on the number of lines which will have access to the feature.

<u>Feature</u>	<u>Monthly Recurring Charge</u>	
	<u>Business</u>	<u>Residential</u>
Caller ID with Number	\$7.88	\$6.50
Caller ID DeLuxe	\$7.88	\$6.50
Anonymous Call Rejection	\$1.80	\$1.75
Call Waiting	\$7.20	\$8.00
Call Waiting ID	\$4.50	\$1.00
Call Waiting ID DeLuxe	\$1.80	\$1.00
Call Return*	\$5.40	\$3.50
Repeat Dialing*	\$3.87	\$3.00
Three Way Calling*	\$3.87	\$6.55
Call Block	\$3.87	\$3.00
Call Screening	\$3.87	\$3.00
Priority Call	\$3.87	\$3.00
Call Forwarding	\$5.40	\$3.00
Call Forwarding Busy Line	\$2.70	\$0.75
Call Forwarding Don't Answer	\$2.70	\$0.75
	<u>Nonrecurring Charge</u>	
	\$25.00	\$25.00

*Also available on a per call basis.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.6 Optional Calling Features, (Cont'd.)

6.6.2 Features Offered on Monthly Basis, (cont'd.)

B. Bundled Service Optional Calling Features

The following Optional Calling Features are offered to Customers who subscribe to the Company's bundled services when the optional calling feature is not part of the bundled service. A nonrecurring Feature installation charge applies.

1. Nonrecurring Feature Installation Charge

A nonrecurring feature installation charge applies in addition to all other service order charges when optional calling features are added subsequent to installation of the associated line.

Nonrecurring Charge	<u>Business</u>	<u>Residence</u>
Per Line	\$25.00	\$25.00

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.6 Optional Calling Features, (Cont'd.)

6.6.2 Features Offered on Monthly Basis, (cont'd.)

B. Bundled Service Optional Calling Features, (cont'd.)

2. Monthly Recurring Charge

Call Waiting	\$6.95
Caller ID	\$4.45
Caller ID with Name	\$5.95
Call Waiting with ID and Name	\$7.45
Internet Call Waiting	\$3.95
Call Forwarding	\$2.45
Ring no answer Call Forward	\$3.45
Busy Call Forward	\$3.45
Call Forward Remote Access	\$3.45
3-way Calling	\$2.45
3-way Calling with Call Transfer	\$4.45
Call Return	\$2.45
Call Return Block	\$4.95
Speed Dialing 30	\$3.45
Speed Dialing 8	\$2.45
Repeat Dialing	\$2.95
Anonymous Call Rejection	\$1.45
Call Trace	\$3.45
Call Block	\$2.95
900/976 Block	\$0.00
Privacy Director	\$3.45
Distinctive Ring I	\$3.45
Distinctive	\$4.95
Ringmaster I	\$3.45
Ringmaster II	\$5.45
Custom Toll Restriction	\$1.45
Voicemail	\$5.95

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.6 Optional Calling Features, (Cont'd.)

6.6.2 Features Offered on Monthly Basis, (cont'd.)

C. Simple Savings Plan Optional Calling Features

The following Optional Calling Features are available to Customers who subscribe to the Simple Savings Plan or the Business Simple Savings Plan. Customers who select Individual Feature Pricing under the Simple Savings Plans may purchase individual features at the rates set forth in Column A below. Customers who select the Standard Feature Package may purchase additional features at the rates set forth in Column B below. Nonrecurring Feature installation charge set forth in Section 4 applies to calling feature changes or additions.

Monthly Recurring Charge, per line, per feature:

Feature	Individual Feature Package (A)	Standard Feature Package (B)
Call Waiting	\$4.00	Included
Caller ID	\$4.00	Included
Caller ID with Name	\$5.00	\$1.00
Call Waiting with ID and Name	\$5.00	\$1.00
Internet Call Waiting	\$4.00	\$0.00
Remote Call Forward	\$4.00	\$0.00
Ring No Answer Call Forward	\$4.00	\$0.00
Busy Call Forward	\$4.00	\$0.00
Call Forward Remote Access	\$4.00	\$0.00
3-Way Calling	\$4.00	Included
3-Way Calling with Call Transfer	\$4.00	\$0.00
Hunting *	\$4.00	\$4.00
Call Return	\$4.00	Included
Call Return Block	\$4.00	\$0.00
Speed Dialing 30	\$5.00	\$0.00
Speed Dialing 8	\$4.00	Included

* Available to Business Customers only.

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SECTION 6.0 - LOCAL SERVICES PRICE LIST, (CONT'D.)

6.6 Optional Calling Features, (Cont'd.)

6.6.2 Features Offered on Monthly Basis, (xont'd.)

C. Simple Savings Plan Optional Calling Features, (cont'd.)

Monthly Recurring Charge, per line, per feature: (cont'd.)

Feature	Individual Feature Package (A)	Standard Feature Package (B)
Repeat Dialing	\$4.00	Included
Anonymous Call Rejection	\$4.00	\$0.00
Call Block	\$4.00	\$0.00
900/976 Block	\$0.00	\$0.00
Privacy Director/Mgr	\$5.00	\$5.00
Distinctive Ringing I	\$4.00	\$0.00
Distinctive Ringing II	\$5.00	\$0.00
Ringmaster I	\$0.00	\$0.00
Ringmaster II	\$0.00	\$0.00
Custom Toll Restriction	\$2.00	Included

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SECTION 7.0 - DIRECTORY ASSISTANCE AND LISTING SERVICES

7.1 Directory Listings

7.1.1 General

The following rules apply to standard listings in light face type in the white pages (alphabetical section) of the telephone directory and to the Directory Assistance records of the Company.

Only information necessary to identify the Customer is included in these listings. The Company use abbreviations in listings. The Company may reject a residence listing which is judged to be advertising. It may also reject a listing it judges to be objectionable. A name made up by adding a term such as Company, Shop, Agency, Works, etc. to the name of a commodity or service will not be accepted as a listing unless the subscriber is legally doing business under that name.

A name may be repeated in the white pages only when a different address or telephone number is used.

7.1.2 Free Listings

The following listings are provided at no additional charge to the Customer:

one listing for each individual line service or auxiliary line.

7.1.3 Rates for Additional Listings

The following rates and charges apply to additional listings requested by the Customer over and above those free listings provided for in Section 7.1.4

Additional Listing	Residential <u>Charge</u>	Business <u>Charge</u>
- First Line	\$2.45	\$1.60
- Each Additional Line	\$2.45	\$1.60

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SECTION 7.0 - DIRECTORY ASSISTANCE AND LISTING SERVICES, continued

7.2 Non-Published Service

7.2.1 General

Non-published service means that the Customer's telephone number is not listed in the directory, nor does it appear in the Company's Directory Assistance Records.

7.2.2 Regulations

This service is subject to the rules and regulations for E911 service, where applicable.

The Company will complete calls to a non-published number only when the caller dials direct or gives the number to the operator. No exceptions will be made, even if the caller says it is an emergency.

When the Company agrees to keep a number unlisted, it does so without any obligation. Except for cases of gross negligence or willful misconduct, the Company is not liable for any damages that might arise from publishing a non-published number in the directory or disclosing it to some. If, in error, the telephone number is published in the directory, the Company's only obligation is to credit or refund any Non-published monthly service charges the Customer paid and assign a new non-published number without any nonrecurring charges.

The subscriber indemnifies (i.e., promises to reimburse the Company for any amount the Company must pay as a result of) and save the Company harmless against any and all claims for damages caused or claimed to have been caused, directly or indirectly, by the publication of a non-published service or the disclosing of said number to any person.

7.2.3 Rates and Charges

There is a monthly charge for each non-published service. This charges does not apply if the Customer has other listed service at the same location; if the Customer lives in a hotel, boarding house or club with listed service; or if the service is installed for a temporary period.

Non-published service charge, per month: \$2.14

Non-published service, nonrecurring charge:

Business	\$6.00
Residence	\$6.00

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SECTION 7.0 - DIRECTORY ASSISTANCE AND LISTING SERVICES, continued

7.3 Non-Listed Service

7.3.1 General

Non-listed service means that the Customer's telephone number is not listed in the directory, but does it appear in the Company's Directory Assistance Records.

7.3.2 Regulations

This service is subject to the rules and regulations for E911 service, where applicable.

The Company will complete calls to a non-listed number.

When the Company agrees to keep a number unlisted, it does so without any obligation. Except for cases of gross negligence or willful misconduct, the Company is not liable for any damages that might arise from publishing a non-listed number in the directory or disclosing it to some. If, in error, the telephone number is listed in the directory, the Company's only obligation is to credit or refund any non-listed monthly service charges that the Customer paid and assign a new non-published number without any nonrecurring charges.

The subscriber indemnifies (i.e., promises to reimburse the Company for any amount the Company must pay as a result of) and save the Company harmless against any and all claims for damages caused or claimed to have been caused, directly or indirectly, by the publication of a non-listed service or the disclosing of said number to any person.

7.3.3 Rates and Charges

There is a monthly charge for each non-listed service. This charges applies if the Customer has other listed service at the same location; if the Customer lives in a hotel, boarding house or club with listed service; or if the service is installed for a temporary period.

Non-listed service charge, per month: \$1.62

Non-listed service, nonrecurring charge:

Business	\$6.00
Residence	\$6.00

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SECTION 7.0 - DIRECTORY ASSISTANCE AND LISTING SERVICES, continued

7.4 Directory Assistance Services

7.4.1 Directory Assistance

A Directory Assistance charge applies per local directory assistance call. The Customer may make two (2) requests for a telephone number per call. The Directory Assistance Charge applies regardless of whether the Directory Assistance operator is able to supply the requested number.

Rates and charges for intraLATA and interLATA Directory Assistance service are provided in the Company's long distance services Tariff.

Each Local Directory Assistance Call \$1.35

7.4.2 Directory Assistance Call Completion

Per Request \$0.25

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SECTION 8.0 - OPERATOR SERVICES

8.1 General

Customers may utilize operator services offered by the Company to assist with completion or billing of local calls. The applicable per call service charge is based on the extent of assistance and billing options as indicated below.

	<u>Per Call</u>
Customer Dialed Calling Card	
Fully Automated	\$0.35
Semi-Automated	\$0.70
Non-Automated	\$1.15
Collect and/or Billed to Third Party	
Fully Automated	\$0.75
Semi-Automated	\$0.95
Non-Automated	\$1.15
Person-to-Person	
Semi-Automated	\$2.15
Non-Automated	\$2.55
Busy Line Verification	\$1.50
Busy Line Interrupt	\$2.31

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SECTION 9.0 -MISCELLANEOUS SERVICES

9.1 Carrier Presubscription

9.1.1 General

Carrier Presubscription is a procedure whereby a Customer designates to the Company the carrier which the Customer wishes to be the carrier of choice for intraLATA and interLATA toll calls. Such calls are automatically directed to the designated carrier, without the need to use carrier access codes or additional dialing to direct the call to the designated carrier. Presubscription does not prevent a Customer who has presubscribed to an IntraLATA or InterLATA toll carrier from using carrier access codes or additional dialing to direct calls to an alternative long distance carrier on a per call basis.

9.1.2 Presubscription Options - Customers may select the same carrier or separate carriers for intraLATA and interLATA long distance. The following options for long distance Presubscription are available:

Option A: Customer selects the Company as the presubscribed carrier for IntraLATA and InterLATA toll calls subject to presubscription.

Option B: Customer may select the Company as the presubscribed carrier for IntraLATA calls subject to presubscription and some other carrier as the presubscribed carrier for interLATA toll calls subject to presubscription.

Option C: Customer may select a carrier other than the Company for intraLATA toll calls subject to presubscription and the Company for interLATA toll calls subject to presubscription.

Option D: Customer may select the carrier other than the Company for both intraLATA and interLATA toll calls subject to presubscription

Option E: Customer may select two different carriers, neither being the Company for intraLATA and interLATA toll calls. One carrier to be the Customer's primary intraLATA interexchange carrier. The other carrier to be the Customer's primary interLATA interexchange carrier.

Option F: Customer may select a carrier other than the Company for no presubscribed carrier for intraLATA toll calls subject to presubscription which will require the Customer to dial a carrier access code to route all intraLATA toll calls to the carrier of choice for each call.

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SECTION 9.0 -MISCELLANEOUS SERVICES, continued

9.1 Carrier Presubscription, *continued*

9.1.3 Rules and Regulations

Customers of record will retain their primary interexchange carrier(s) until they request that their dialing arrangements be changed.

Customers of record or new Customers may select either Options A, B, C, D, E or F for intraLATA Presubscription.

Customers may change their selected Option and/or presubscribed toll carrier at any time subject to charges specified in Section 6 of this tariff.

9.1.4 Presubscription Procedures

A new Customer will be asked to select intraLATA and interLATA toll carriers at the time the Customer places an order to establish local exchange service with the Company. The Company will process the Customer's order for service. All new Customers' initial requests for intraLATA toll service presubscription shall be provided free of charge.

If a new Customer is unable to make selection at the time the new Customer places an order to establish local exchange service, the Company will read a random listing of all available intraLATA and interLATA carriers to aid the Customer in selection. If selection is still not possible, the Company will inform the Customer that he/she will be given 90 calendar days in which to inform the Company of his/her choice for primary toll carrier(s) free of charge. Until the Customer informs the Company of his/her choice of primary toll carrier, the Customer will not have access to long distance services on a presubscribed basis, but rather will be required to dial a carrier access code to route all toll calls to the carrier(s) of choice. Customers who inform the Company of a choice for toll carrier presubscription within the 90 day period will not be assessed a service charge for the initial Customer request.

Customers of record may initiate a intraLATA or interLATA presubscription change at any time, subject to the charges specified in Section 6 of this tariff. If a Customer of record inquires of the Company of the carriers available for toll presubscription, the Company will read a random listing of all available intraLATA carriers to aid the Customer in selection.

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SECTION 9.0 -MISCELLANEOUS SERVICES, continued

9.2 Pay Telephone Surcharge

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 intrastate calls that originate from any pay telephone used to access Company provided services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with service, applies for the use of the instrument used to access Company provided service and is unrelated to the service accessed from the pay telephone.

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

Whenever possible, the 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 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.

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SECTION 10.0 - SPECIAL ARRANGEMENTS

10.1 Individual Case Basis (ICB) Arrangements

Rates for Dedicated Access, Private Lines and Centrex services will be determined on an Individual Case Basis (ICB). ICB rates will be structured to recover the Company's cost of providing the services and will be made available to Customers in a nondiscriminatory manner. Terms of specific ICB contracts will be made available to the Missouri Public Service Commission Staff upon request on a proprietary basis. ICB rates will not be used for switched services.

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SECTION 11.0 - PROMOTIONAL OFFERINGS

11.1 Special Promotions

From time to time, the Company may elect to offer special promotions to its Customers. These promotions will generally consist of a reduced price, a waiver of installation charges, or a free service with a purchase of another service.

Any promotional waiver or discounted rate will apply only one time per Customer for each service in any given wire center prefix during the course of the promotional period, subject to prior notification and approval by the Missouri Public Service Commission.

The Company will provide written notice to the Commission no less than seven (7) days prior to the beginning of each promotion period identifying the promotion and the exchanges within which the promotion will be offered. If facilities permit, all residence and/or business Customers will be offered the same opportunity to take advantage of the same terms and conditions under the promotions in which to subscribe to residence or business services.

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APPENDIX 1 - CUSTOMER INFORMATION BULLETIN

1. At the time of sale when the residential customer signs up for service, the Company provides each customer a Customer Information Bulletin which contains an itemized account of the charges for the equipment and service for which the customer has contracted and other information. This shall be hand delivered to the customer, the form of which will be as follows:

IMPORTANT CUSTOMER INFORMATION FOR YOUR REVIEW

Rights and Responsibilities of Missouri Residential Telephone Customers

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

Your Telephone Bill

You'll receive a telephone bill from us each month. Talk America Inc., d/b/a Cavalier Business Communications, provides basic local exchange services and basic local exchange service bundled with long distance and other nonregulated services. The Company does not require a deposit for service. Payment in full is due within 30 days of the date of the bill. If we do not receive your payment your service is subject to suspension or disconnection. When paying by mail, be sure to allow enough time for your payment to reach us by the due date.

Payment Arrangements

Payment must be sent to Talk America Inc., d/b/a Cavalier Business Communications, and may be made in the form of a Money Order, personal check or Certified Check. If you are temporarily having difficulty paying your telephone bill, please call Talk America Inc., d/b/a Cavalier Business Communications, at (888)-825-5265 24 hours a day, 7 days a week. By doing this, you may avoid having your telephone service suspended or disconnected. Your service shall not be discontinued unless written notice by first-class mail is sent to you at least ten days prior to the date of the proposed discontinuance.

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By:

Marty Clift, Vice President Regulatory Affairs
2134 W. Laburnum
Richmond, Virginia 23227

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SECTION 9.0 - CUSTOMER INFORMATION BULLETIN, *continued*

Disconnection or Suspension of Telephone Service

Your telephone service is subject to suspension and disconnection for any of the reasons listed below. If you do not resolve the reason for suspension or disconnection, your service will first be suspended. If service is suspended, your telephone number is reserved for five days, and if you are reconnected within that time the charge is only \$15.60 for business Customers and \$15.11 for residential Customers. If the reason for suspension has not been resolved within the 5 day period of suspension, your service will be disconnected. If service is disconnected, a new telephone number will be assigned and you will be again required to pay a Processing Fee of \$51.76 for business Customers and \$36.16 for residential Customers. Failure to pay charges in dispute does not constitute grounds for discontinuance of service.

Your service may be suspended or disconnected for any of the following reasons:

1. Nonpayment of an undisputed delinquent account. Your service will not be discontinued for nonpayment of a delinquent charge until Talk America Inc., d/b/a Cavalier Business Communications, has notified you in writing at least ten (10) days in advance of the suspension or discontinuance. Additionally, Talk America Inc., d/b/a Cavalier Business Communications, will make reasonable efforts to contact you at least 24 hours in advance prior to disconnecting your telephone service.
2. Unauthorized use of telephone utility equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment.
3. Refusal after reasonable notice to permit inspection, maintenance, or replacement of telephone utility equipment.
4. Misrepresentation of the identity in obtaining telephone utility service.
5. The Company will postpone a discontinuance for a time not in excess of 21 days if the telephone is necessary to obtain emergency medical assistance for a person who is a member of the household where the service is provided and where such a person is under the care of a physician. Any person who alleges such an emergency shall, if requested, provide the Company with reasonable evidence of such necessity.

Reconnection of Service

After local telephone service has been suspended or disconnected, Talk America Inc., d/b/a Cavalier Business Communications, will restore your service when the reason for suspension or disconnection has been remedied. Before restoring your service, the following will be required:

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SECTION 9.0 - CUSTOMER INFORMATION BULLETIN, *continued*

1. Payment for all undisputed amounts must be received by Talk America Inc., d/b/a Cavalier Business Communications, or its authorized Agent.
2. The Processing Fee of \$51.76 for business Customers or \$36.16 for residential Customers must be paid again if your service has been disconnected. The processing fee will NOT be charged if your service has been suspended. If your service has been suspended you will be charged however, a Re-connection fee of \$15.60 for business Customers or \$15.11 for residential Customers. Re-connection must be made during the five day suspension period.

Procedures for Handling Billing Questions, other Inquiries and Complaints

Questions about your bill and other telephone inquiries may be made directly by calling Talk America Inc., d/b/a Cavalier Business Communications, twenty-four (24) hours a day, seven (7) days a week by dialing 1-888-825-5265. Written inquiries may be directed by fax to:

Talk America Inc.,
d/b/a Cavalier Business Communications,

6805 Route 202
New Hope, Pennsylvania 18938

Facsimile Number: (215) 862-7525

Filing a Complaint with the Missouri Public Service Commission

If Talk America Inc., d/b/a Cavalier Business Communications, cannot resolve your complaint, you may call the Missouri Public Service Commission, located at 200 Madison Street, Suite 100, Jefferson City, Missouri 65102, toll-free at 1-800-392-4211 to file an informal complaint.

If your complaint cannot be resolved informally, you may file a formal complaint in writing with the Missouri Public Service Commission at their mailing address: 200 Madison Street, Suite 100, Jefferson City, Missouri 65102.

Also, the Missouri Office of the Public Counsel, representing the public before the Public Service Commission, has an office at 200 Madison Street, Suite 600, Jefferson City, Missouri 65101. The Public Counsel's telephone number is 1-573-751-4857.

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