
COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

APPLICABLE TO
COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS SERVICES
IN THE STATE OF MISSOURI

Offered by:

Matrix Telecom, Inc. d/b/a Excel Telecommunications

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of residential service and facilities for telecommunications services provided by Matrix Telecom, Inc d/b/a Excel Telecommunications, 433 East Las Colinas Boulevard, Suite 400, Irving, Texas 75039, telephone number (972) 910-1900. This tariff applies to services furnished within the State of Missouri.

Matrix Telecom, Inc. d/b/a Excel Telecommunications is a "competitive" telecommunications company as defined by Case No. TO-88-142.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

The Company is classified as a competitive telecommunications company in Missouri for which the following statutory and regulatory requirements are waived pursuant to Mo Rev. Stat Section 392.420:

STATUTES

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

RULES

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

Issued: January 24, 2013

Effective: March 10, 2013

By:

Jerry Ou, President
433 E. Las Colinas Blvd., Suite 400
Irving, TX 75003

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

APPLICATION OF TARIFF

This tariff contains the regulations and rates applicable to the provision of telecommunications services offered by Excel Telecommunications, Inc. (hereinafter referred to as "Excel" or the "Company") between and among points within the State of Missouri. Some portions of the services offered by the Company are subject to the jurisdiction of the Federal Communications Commission. This schedule only covers the portion of long distance service that is subject to the Missouri Public Service Commission. The Company does not actively offer in-state IntraLATA local toll long distance as a stand-alone service. In-state long distance and intraLATA toll are offered as components of an interstate rate plan. As such, Customers are subject to the rates, terms and conditions applicable to a Customer's designated interstate rate plan, irrespective of whether the customer presubscribes to Excel for interstate services.

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COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

CONCURRING, CONNECTING AND PARTICIPATING CARRIERS

Concurring Carriers: None

Connecting Carriers: None

Participating Carriers: None

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

EXPLANATION OF SYMBOLS, REFERENCE MARKS AND ABBREVIATIONS

The following symbols shall be used in this tariff for the purposes indicated below:

- (C) to signify change regulations
- (D) to signify discontinued rate or regulation.
- (I) to signify rate increase.
- (N) to signify new rate or regulation.
- (R) to signify reduction in rate.
- (T) to signify a changed in text but no change in rate or regulation.
- (K) to signify material transferred to.
- (M) to signify material transferred from.

Glossary of acronyms:

DA	Directory Assistance.
EXCEL	Excel Telecommunications
IXC	Interexchange Communications Carrier
LEC	Local Exchange Company.
WATS	Wide Area Telecommunications Service.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

TARIFF FORMAT

- A. Sheet Numbering – Sheet numbers appear in the upper right corner of the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each sheet. These numbers are used to determine the most current sheet version on file with the Commission. For example, the 4th revised sheet 14 cancels the 3rd revised sheet 14.
- 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).1
 - 2. 1. 1.A. 1. (a).I.(i)
 - 2.1.1.A.1.(a).I.(i).(l)
- D. Check Sheets - When a tariff filing is made with the Commission, 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. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remain the same, just revised revision levels on some sheets.) The tariff user should refer to the latest Check Sheet to find out if a particular page is the most current on file with the Commission.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Accounting Code - A multi-digit code which enables a Customer to allocate long distance regulated charges to its internal accounts.

Access Line - A circuit used to carry long distance calls all or part way between Customer premises and the Company's underlying carrier's switches.

Authorization Code - A numerical code, one or more of which are assigned to a Customer to enable Company to identify use of Service on the Customer's account and to bill the Customer accordingly. Multiple authorization codes may be assigned to a Customer to identify individual users or groups of users. Entitlement to any authorization code shall create no property or other right or interest in the use of any particular authorization code.

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

Carrier Access Code (CAC) -A dialing pattern available only to Equal Access customers to send calls over a carrier other than the one that would automatically carry the customer's "1 +" calls. The customer dials "10-IX-XXX" then "\+" the long distance number. "X-XXX" is the four digit Carrier Identification Code of the carrier the customer intends to use.

Commission - The Missouri Public Service Commission

Company- Excel Telecommunications, Inc. (Excel)

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

Default Service - Designates the Excel service that is automatically assigned to a telephone number that accesses Excel's service on a per call basis via the Company's CAC(s) for 1+calling. Telephone numbers that are not entered into Excel's billing database and subscribed to another Excel service, either through Customer request or Company-specific marketing activities, will automatically receive the Default Service upon use of a Company CAC(s).

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

Holidays - For the purposes of call rating, the Company observes the following holidays (as Federally observed):

Thanksgiving Day	Christmas Day	Labor Day
	New Year's Day	Independence Day

Long Distance Resale Service - Long Distance Resale Service is a public communications service for hire, which includes providing long distance service to Customers through the resale of services provided by multiple other common Carriers.

User - A person, firm, corporation or other entity which contracts and/or presubscribes with Excel for services offered by Excel, as set forth in this tariff, and is responsible for payment of regulated charges and compliance with the Company's tariff.

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

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of Excel

- 2.1.1 Excel's services are furnished for communications originating at specified points within one state to locations in another state under terms of this tariff. Service is provided twenty four hours a day, seven days a week.
- 2.1.2 Excel is a resale common carrier. Excel's services provide intrastate long distance message telephone service to Customers for their direct transmission and reception of voice, data, and other types of communications. Excel may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities (such as the local exchange carrier), when authorized by the Customer, to allow connection of a Customer's location to Excel's service. The Customer shall be responsible for all regulated charges due for such service arrangement. The Company agrees to dutifully abide by all Rules and Regulations as set forth by the Commission.
- 2.1.3 The Customer's monthly charge for services are based upon the total time the Customer actually uses the service subject to billing increments set forth in this tariff and any additional charges which may apply.
- 2.1.4 The rates and regulations contained in this tariff apply only to the services furnished by Excel and do not apply to the lines, facilities, or services provided by a local exchange telephone carrier or other common carrier for use in accessing the services of Excel.

2.2 Initial Contract Period and Termination of Service by Customer

- 2.2.1 Contract Periods - The initial contract period for service is thirty (30) days.
- 2.2.2 Termination by Customer - Service may be canceled at any time by a Customer. A Customer taking dedicated WATS or Point to Point services may cancel service on not less than thirty (30) days prior written notice to Company.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.3 Obligation of Customer

2.3.1 The Customer will assume responsibility for all usage and services billed.

2.4 Limitations

2.4.1 Service is offered subject to the availability of the necessary facilities and equipment, or both facilities and equipment, provided by other carriers subject to the provision of this tariff.

2.4.2 Excel reserves the right to disconnect or limit service when necessitated, per Commission Rules and with twenty four hours written notice, by conditions beyond its control, or when the Customer is using service in violation of provision of this tariff, or in violation of the law.

2.4.3 For any telephone number which accesses Excel's service on a per call basis via the Company's CAC(s) for 1+ calling and is subscribed to a service listed in this tariff that is not identified as a default service, Excel reserves the right to remove the telephone number from the billing database in the event that a period of ninety (90) consecutive days passes during which the telephone number does not access Excel's service via a CAC(s). In the future event that a customer is removed from the Excel billing database, upon next use of Excel's service, the customer's Excel service will be the then-current default service. The customer will be billed automatically for this use according to the terms of the then-current Default Service.

2.5 Use

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

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.6 Liability of the Company

2.6.1 Liability of the Company for damages arising out of mistakes, omissions, interruption, delays or errors or defects in the transmission occurring in the course of furnishing service, channels or other facilities and not caused by the negligence of the Customers, commences upon activation of service and in no event exceeds an amount equivalent to the proportion charge to the Customer for the period of service during which such mistakes, omissions, interruptions, delays or errors or defects in the transmission occur, or as otherwise determined in a court of law. For the purposes of computing such amount a month is considered to have thirty (30) days.

2.6.2 In no event will Company be responsible for consequential damages or lost profits suffered by Customer on account of interrupted or unsatisfactory service.

2.7 Responsibilities of the Customer

2.7.1 The Customer is responsible for compliance with the applicable regulations set forth in this tariff.

2.7.2 The Customer is responsible for placing any necessary orders; for complying with tariff regulations; and for assuring that users comply with tariff regulations. The Customer shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Customer to other Customers.

2.7.3 The Customer shall ensure that Customer's terminal equipment and/or system is properly interfaced with Excel's underlying carriers network and that the signals emitted into the equipment and facilities provided by Excel's underlying carrier's 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. The Customer is also responsible for the payment of all charges for calls originated at the Customer's numbers which are not collect, third party, calling card, or credit card calls.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.8 Disconnection

2.8.1 Without incurring liability Excel may disconnect services to a Customer or may withhold the provision of ordered or contracted services, subject to the procedures per Commission Rules and with written notice, under any of the following conditions:

- A. For nonpayment of any sum due Excel for more than thirty days after issuance of the bill for the regulated amount due.
- B. For periods of account inactivity in excess of sixty days.
- C. In the event that the Customer supplies false or inaccurate information of a material nature in order to obtain service.
- D. For violation of any of the provisions of this tariff.
- E. For the use of foul or profane expressions, the impersonation of another with fraudulent intent.
- F. For violation of any law, rule, regulation, or policy of any governing authority having jurisdiction over Excel's services.
- G. By reason of any order or decision of a court or other governing authority prohibiting Excel from furnishing its services.
- H. If the Customer fails to maintain Customer's equipment and/or system properly, with resulting imminent harm to Excel's services, personnel, or the quality of service to other Customers, Excel may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, Excel may, upon written notice, terminate the Customer's service.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.8 Disconnection, (Cont'd.)

2.8.2 Excel may disconnect service without notice for any of the following reasons.

A If a Customer or user causes or permits any signals or voltages to be transmitted over the equipment and facilities provided by Excel's underlying carrier's in such a manner as to cause a hazard or to interfere with Excel's service to others.

B If a Customer or user uses Excel's services in a manner to violate the law.

2.8.3 Procedures for disconnection of existing service:

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A In all other circumstances, Excel will provide the Customer with written notice stating the reason for disconnection, and will allow the Customer not less than 10 days to remove the cause for disconnection. In cases of non-payment of regulated charges due, the Customer will be allowed at least five days, excluding Sundays and holidays, to make full payment of all undisputed regulated charges, and in no event will service be disconnected on the day preceding any day on which Excel is not prepared to accept payment of the amount due and to reconnect service.

2.9 Interruption of Service

2.9.1 Without incurring liability, Excel may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer equipment and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified, in compliance with the Commission Rules. When a Customer(s) service is interrupted and remains out of service for twenty four consecutive hours as a result of the above, or after being reported, the Company shall make an appropriate adjustment to the Customer's bill.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.9 Interruption of Service, (Cont'd.)

2.9.2 Credit allowances for interruptions of service which are, due to the negligence of the Customer, or the failure of channels, equipment or communication systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.6 herein. It shall be the obligation of the Customer to notify the Company, when known, immediately of any interruption of service for which a credit allowance is desired by Customer, unless the Company is aware or should be aware of system outages. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any furnished by Customer.

2.9.3 Service may be disconnected by Excel without prior notice to the Customer, but with notice per Commission Rules, by blocking traffic to certain countries, cities, or NXX exchanges, or by blocking calls using certain Customer authorization codes, when Excel deems it necessary to take such action to prevent unlawful use of its service. Excel will restore service as soon as it can be provided the Customer affected and assign a new authorization code to replace the one that has been deactivated, per Commission Rules.

2.10 Customer's Liability in the Event of Denial or Disconnection of Service

2.10.1 In the event Customer's service is denied or disconnected by the Company for any of the reasons stated in section 2.9, Customer shall be liable for all unpaid regulated charges due and owing to Company.

2.11 Reinstitution of Service

2.11.1 If Customer seeks reinstatement of service following disconnection of service by Company, Customer shall pay to Company prior to the time service is reinstated (1) all undisputed accrued and unpaid regulated charges and (2) a new reconnection fee as described in this tariff.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.12 Authorization to Obtain Credit Information

2.12.1 Company reserves the right to require all Customers to establish credit-worthiness to the reasonable satisfaction of Company. Upon application for service: Customer shall be deemed to have authorized Company to obtain such routine credit information and verification as Company shall require in accordance with its then existing credit policies. All criteria and methods used in the acquisition and assessment of credit related information shall be consistent and uniform for all applicants or Customers.

2.13 Description of Payment and Billing Periods

2.13.1 Charges for service are applied on a recurring and non-recurring basis. Service is provided and billed in arrears on a monthly basis until canceled by the Customer.

2.13.2 Billing will be payable upon receipt and past due 21 days after deposit in U.S. mail, postage prepaid.

2.13.3 Charges for usage are based on actual usage during a month and will be billed monthly in arrears. Service charges will be billed monthly in advance.

2.13.4 The Customer is responsible for the payment of ALL regulated undisputed charges for services. This applies to Customers where the provision of service by Company includes the use of authorization (access) codes. The Customer agrees to pay to Company ANY regulated undisputed cost incurred as a result of ANY DELEGATION OF AUTHORITY resulting in use of his/her authorization code.

2.13.5 Where a Customer, e.g. an employer, provides the use of authorization codes to his/her employees, or where the Customer, e.g. a family member, provides the use of authorization codes to his/her family relations or friend, guest, etc., the Customer agrees to pay to Company ANY regulated undisputed cost incurred as a result of these of the authorization codes.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.14 Advance Payments and Deposits

2.14.1 Advance Payments

Company may require a Customer to make an advance payment before services are furnished. The advance payment will not exceed an amount equal to two-months estimated charges, as determined by Company. The advance payment will be credited to the Customer's bill. An advance payment may be required in addition to a deposit.

2.14.2 Deposits

Company may require a Customer to make a deposit to be held as a guarantee for the payment of charges. A deposit does not relieve the Customer of the responsibility for the prompt payment of bills on presentation. A deposit may be required in addition to an advance payment. The deposit will not exceed an amount equal to:

- A. Two (2) month's charges for a service which has a minimum payment period of one month; or
- B. The charges that would apply for the minimum payment period for a service or facility which has a minimum payment period of more than one month; except that the deposit may include an additional amount in the event that a termination charge is applicable.

When a service is discontinued, the amount of a deposit, if any, will be applied to the Customer's account and any credit balance remaining will be refunded. Upon discontinuance or termination of service, the deposit shall be credited, with accrued interest, to the charge stated on the final bill and the balance, if any, shall be returned to the customer within twenty-one (21) days of the rendition of such final bill.

The Company will pay an interest rate on residential deposits which is equal to a rate of one percent (1 %) above the prime lending rate as published in the Wall Street Journal for the last business day of September of each year. This rate will be adjusted annually October 1 of each year.

Customers whom the Company believes present a credit risk may also be required, a any time, to provide other assurances of, or security for, the payment of the Company's charges for its services as the Company may deem necessary, including without limitation, advance payments for Service, third party guarantees or payments pledges or other grants of security interest in the Customers' assets, and similar arrangements. The required deposits or other security may be increased or decreased by the Company as it deems appropriate in the light of changing conditions.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.15 Taxes

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

2.15.2 Missouri Universal Service Fund

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

2.16 Right to Back bill for Improper Use of Company's Services

2.16.1 Any person or entity which uses, appropriates or secures the use of services from Company, whether directly or indirectly, in any unlawful manner or through the providing of any misleading or false information to Company and which use, appropriation, or securing of services is inconsistent with the stated uses and purposes of this tariff or any restrictions, conditions, and limitations stated herein, shall be liable for an amount equal to the accrued and unpaid regulated charges that would have been applicable to the use of Company's services actually made by Customer.

2.17 Late Payment

2.17.1 If any portion of a Customer's payment is not received by the Company two business days prior to the next billing cycle, or if any portion of the payment is received by the Company in funds which are not immediately available upon presentment, a late payment charge shall be due to the Company.

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

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.18 Returned Checks

2.18.1 If Company receives a check from a Customer in payment for regulated service rendered or for any other reason of indebtedness and which is returned from the bank due to insufficient or uncollected funds, closed account, apparent tampering, missing signature or endorsement, or for any other reason, Company shall apply a service charge after Customer has been forwarded a notice of returned item.

2.18.2 The returned check charge, as described in this tariff, shall be applied to Customer's monthly billing, in addition to any other regulated charges which may apply under this tariff.

2.18.3 Payment rendered by check, which is subsequently dishonored shall not constitute payment until such time as repayment is made by valid means.

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2.19 Emergency Calls

2.19.1 All emergency calls will be handled by the Company's underlying carrier(s).

2.20 Customer Service

2.20.1 In the event that the Customer is experiencing a service or billing problem, the Customer can contact the Company at the phone number located on the bill of the billing entity for resolution. The Customer can communicate with Excel's Customer Service Department in Dallas, Texas by dialing their toll free number, (800) 875-9235. Excel will make all reasonable attempts to resolve the problem. The Customer will receive a response within thirty days of receipt of complaint. If the Customer feels that the matter has not been adequately resolved, the Customer will be advised that further resolution may sought by contacting the Commission at:

Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

2.21 Multi-Brand and Affiliate Credit and Collections Practices

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

Excel reserves the right to apply credit balances from one Excel affiliate to another to satisfy outstanding account balances.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 3 - DESCRIPTION OF SERVICE

3.1 General Description of Service

- 3.1.1 Excel resells facilities-based interexchange (IXC) carrier services including, but not limited to, access, switching, transport, termination and other services for the direct transmission and reception of voice, data, and other types of communications.
- 3.1.2 Customer's monthly regulated charges for Company's service are based on the total connected time Customer actually uses the service subject to billing increments as set forth in this tariff and any additional charges which may apply.
- 3.1.3 Excel's services are offered to Customers on a monthly basis.
- 3.1.4 Excel's services are offered to Customers twenty-four hours a day.
- 3.1.5 All service shall remain in effect for a minimum of thirty days.
- 3.1.6 Excel may resell the services of other underlying carriers approved to provide such services by the Commission.
- 3.1.7 Customers may use accounting codes to identify the Customers or user groups on an account. The numerical composition of the codes shall be set by the Company to assure compatibility with the Company's accounting and billing systems and to avoid the duplication of codes.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

3.2 Rules For Providing Operator Services

The Company will comply with the following rules regarding the provision of operator services in the State of Missouri.

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

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

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

3.3 Calculation of Distance

- 3.3.1 Usage charges for all mileage sensitive products are based on the airline distance rate centers associated with the originating and terminating points of the call.
- 3.3.2 The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved.

Formula:

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

3.4 Minimum Call Completion Rate

- 3.4.1 Customers can expect a call completion rate of 98% during peak use periods for all Feature Group D Equal Access 1+ and 0+ Services. The call completion rate is calculated as the number of calls completed (including calls completed to a busy line or to a line which remains unanswered by the called party) divided by the number of calls attempted.

3.5 Rate Period Overlap

- 3.5.1 For messages which overlap one or more rate periods, the rate in effect at the time of call origination in the originating area applies to the entire duration of that call.
- 3.5.2 Subject to the billing increments set forth in this tariff, plus any additional charges which may apply, long distance usage charges are based on the actual usage of Excel's service. Usage begins when the called party picks up the receiver. When the called party picks up timing is determined by hardware answer supervision. Chargeable time ends when either party "hangs up" thereby releasing the connection. Excel does not bill for uncompleted calls.

3.6 Service Area

The service area of Excel includes all Equal Access points in Missouri.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 - RATES

4.1 ExcelPLUS Service

ExcelPLUS Service is a one-way, dial-out multi point service allowing the Customer to originate and terminate calls via local exchange carrier access facilities. Customers may access the ExcelPLUS Service only in Equal Access areas.

Rates:

Rate	ExcelPLUS Service					
	Initial	Add'l	Initial	Add'l	Initial	Add'l
Mileage	Minute	Minute	Minute	Minute	Minute	Minute
0-10	\$0.1099	\$0.0899	\$0.0979	\$0.0819	\$0.0814	\$0.0684
11 - 14	\$0.1499	\$0.1299	\$0.1299	\$0.1139	\$0.1074	\$0.0944
15 - 18	\$0.1772	\$0.1599	\$0.1539	\$0.1379	\$0.1269	\$0.1139
19 - 23	\$0.2022	\$0.1699	\$0.1659	\$0.1459	\$0.1529	\$0.1204
24 - 28	\$0.2149	\$0.1699	\$0.1799	\$0.1554	\$0.1749	\$0.1359
29 - 33	\$0.2149	\$0.1749	\$0.1819	\$0.1659	\$0.1799	\$0.1489
34 - 40	\$0.2429	\$0.2099	\$0.1899	\$0.1729	\$0.1879	\$0.1619
41 - 50	\$0.2429	\$0.2119	\$0.1899	\$0.1744	\$0.1879	\$0.1619
51 - 60	\$0.2529	\$0.2219	\$0.1979	\$0.1804	\$0.1884	\$0.1659
61 - 80	\$0.2629	\$0.2319	\$0.1984	\$0.1879	\$0.1889	\$0.1679
81 - 100	\$0.2729	\$0.2374	\$0.2119	\$0.1904	\$0.1894	\$0.1689
101 - 125	\$0.3029	\$0.2524	\$0.2169	\$0.2124	\$0.1904	\$0.1759
126 - 150	\$0.3129	\$0.2724	\$0.2299	\$0.2279	\$0.1929	\$0.1884
151 - 190	\$0.3229	\$0.2824	\$0.2369	\$0.2354	\$0.1979	\$0.1934
191 - 300	\$0.3329	\$0.2924	\$0.2449	\$0.2429	\$0.2054	\$0.2009
301 - 430	\$0.3829	\$0.3424	\$0.3049	\$0.2729	\$0.2604	\$0.2334
430 - Un	\$0.3829	\$0.3424	\$0.3049	\$0.2729	\$0.2604	\$0.2334

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.1 ExcelPLUS Service (Cont'd.)

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Discounts:

A 50% discount applies to charges incurred for direct dialed calls terminated at ExceIPLUS, ExcelPLUS II, Excel Dime Deal, Simply One and Premier PLUS II numbers (participating Excel Customers).

Service Hours

	TIME PERIODS
DAY	Monday - Friday 7:00 a.m. to 5:59 p.m.
EVENING	Monday - Friday 6:00 p.m. to 10:59 p.m.
NIGHT/WEEKEND	Saturday and Sunday 5:00 p.m. to 10:59 p.m.
	Monday - Friday 11:00 p.m. to 6:59 a.m.
	Saturday 7:00 a.m. to 4:59 p.m.
	Saturday 11:00 p.m. to Sunday 4:59 p.m.
	Sunday 11:00 p.m. to Monday 6:59 a.m.
HOLIDAYS	Evening: 8:00 a.m. to 10:59 p.m. Night/Weekend: 11:00 p.m. to 7:59 a.m.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.2 ExcelPLUS II Service

ExcelPLUS II Service is a one-way, dial-out multi point service allowing the Customer to originate and terminate calls via local exchange carrier access facilities. Customers may access ExcelPLUS II Service only in Equal Access areas.

DAY EVENING NIGHT/WEEKEND

Rate	DAY		ExcelPLUS II Service EVENING		NIGHT/WEEKEND	
	Initial Minute	Additional Minute	Initial Minute	Additional Minute	Initial Minute	Additional Minute
0- 10	\$0.1684	\$0.1371	\$0.1341	\$0.1090	\$0.1083	\$0.0880
11 - 14	\$0.2310	\$0.1997	\$0.1879	\$0.1591	\$0.1490	\$0.1286
15 - 18	\$0.2737	\$0.2467	\$0.2217	\$0.1966	\$0.1794	\$0.1591
19 - 23	\$0.3129	\$0.2623	\$0.2404	\$0.2091	\$0.2201	\$0.1693
24 - 28	\$0.3327	\$0.2623	\$0.2623	\$0.2240	\$0.2546	\$0.1936
29 - 33	\$0.3327	\$0.2701	\$0.2654	\$0.2404	\$0.2623	\$0.2139
34 - 40	\$0.3766	\$0.3249	\$0.2780	\$0.2514	\$0.2749	\$0.2341
41 - 50	\$0.3766	\$0.3280	\$0.2780	\$0.2537	\$0.2749	\$0.2341
51 - 60	\$0.3921	\$0.3437	\$0.2904	\$0.2631	\$0.2756	\$0.2404
61 - 80	\$0.4079	\$0.3593	\$0.2913	\$0.2749	\$0.2764	\$0.2436
81 - 100	\$0.4234	\$0.3679	\$0.3124	\$0.2787	\$0.2771	\$0.2541
101 - 125	\$0.4701	\$0.3914	\$0.3201	\$0.3131	\$0.2787	\$0.2561
126 - 150	\$0.4860	\$0.4227	\$0.3406	\$0.3374	\$0.2827	\$0.2756
151 - 190	\$0.5017	\$0.4383	\$0.3514	\$0.3491	\$0.2904	\$0.2834
191 - 300	\$0.5173	\$0.4540	\$0.3640	\$0.3609	\$0.3023	\$0.2951
301 - 430	\$0.5954	\$0.5321	\$0.4579	\$0.4079	\$0.3883	\$0.3460
430 - Un	\$0.5954	\$0.5321	\$0.4579	\$0.4079	\$0.3883	\$0.3460

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COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.2 ExcelPLUS II Service - (Cont'd.)

Billing Increments:

Each call completed will have an initial minimum and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Discounts:

A 50% discount applies to charges incurred for direct dialed calls terminated at ExcelPLUS, ExcelPLUS II, Simply One, Excel Dime Deal and Premier PLUS II numbers (participating Excel Customers). A 30% discount applies to charges incurred for direct dialed calls terminated at all other numbers.

Service Hours:

	TIME PERIODS
DAY	Monday - Friday 7:00 a.m. to 5:59 p.m.
EVENING	Monday - Friday 6:00 p.m. to 10:59 p.m. Saturday and Sunday 5:00 p.m. to 10:59 p.m.
NIGHT/WEEKEND	Monday - Friday 11:00 p.m. to 6:59 a.m. Saturday 7:00 a.m. to 4:59 p.m. Saturday 11:00 p.m. to Sunday 4:59 p.m. Sunday 11:00 p.m. to Monday 6:59 a.m.
HOLIDAYS	Evening: 8:00 a.m. to 10:59 p.m. Night/Weekend: 11:00 p.m. to 7:59 a.m.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.3 PremierPLUS II Service

PremierPLUS II Service is a one-way, dial-out multipoint service allowing the Customer to originate and terminate calls via local exchange. Customers may access PremierPLUS II only in equal Access areas.

	PremierPLUS II Service		
DAY	EVENING	NIGHT/WEEKEND	
Per Minute	Per Minute	Per Minute	
\$0.2250	\$0.2010	\$0.1700	
Monthly Recurring Charge:	\$3.00		

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.3 PremierPLUS II Service (Cont'd.)

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using six second increments, rounded up to the next whole six second (1/10 on one minute increment) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Discounts:

A 50% discount applies to charges incurred for direct dialed calls terminated at ExceIPLUS, ExcelPLUS II, Simply One, Excel Dime Deal and PremierPLUS II numbers (participating Excel Customers). A 30% discount applies to charges incurred for direct dialed calls terminated at all other numbers.

Service Hours:

TIME PERIODS			
DAY	EVENING	NIGHT/WEEKEND	HOLIDAYS
Monday - Friday	Monday - Friday	Monday - Friday	Evening
8:00 a.m. to 4:59 p.m.	5:00 p.m. to 10:59 p.m.	11 :00 p.m. to 7:59 a.m.	8:00 a.m. to 10:59 p.m.
	Saturday and Sunday	Saturday and Sunday	Night/Weekend
	5:00 p.m. to 10:59 p.m.	8:00 a.m. to 4:59 p.m.	11 :00 p.m. to 7:59 a.m.
		Saturday and Sunday	
		11 :00 p.m. to 7:59 a.m.	

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.4 PremierPLUS III Service

PremierPLUS III Service is a one-way, dial-out multipoint service allowing the Customer to originate and terminate calls via local exchange carrier access facilities.

Rates:

PremierPLUS III Service
Per Minute
\$0.1800

Monthly Recurring Charge: \$2.50

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using six second increments, rounded up to the next whole six second (1/10 on one minute increment) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

PremierPLUS III Calling Card
Per Call Surcharge \$0.2500
Per Minute Rate \$0.2500

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.5 Premier Dial One Commercial Service

Premier Dial One Commercial Service is a one way, dial out multipoint service allowing the Customer to originate and terminate calls via local exchange carrier access facilities. Customers may subscribe to this service only in Equal Access areas.

Rates:

Premier Dial One Commercial Service
\$0.2000 per minute

Monthly Recurring Charge: \$5.00

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.5 Premier Dial One Commercial Service - (Cont'd.)

Billing Increments:

Each call completed will have an initial minimum of thirty seconds and any time beyond that minimum will be billed in addition using six second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole sent.

Volume Discounts:

The following volume discounts apply where savings are directly proportional to usage.

VOLUME	% DISCOUNT
\$0-\$74.99	---
\$75.00-\$499.99	23%
\$500.00-\$1,999.99	23%
\$2000.00-\$4,999.99	23%
Over \$5,000.00	23%

Service Hours:

TIME PERIODS	
PEAK	OFF-PEAK
Monday- Friday 8:00 a.m. to 4:59 p.m.	Monday - Friday 5:00 p.m. to 7:59 a.m. Saturday, Sunday and Holidays All Day

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.6 Excel Simply One Service

Excel Simply One Service is a one-way, dial-out multipoint service designated for residential and small business customers. The service offers a simplified base rate and discounts are available to all users of the service. Total charges for a call depend upon the time of day a call is placed and the duration of the call.

Rates:

Excel Simply One Service	
PEAK	OFF-PEAK
Per Minute	Per Minute
\$0.2500	\$0.1500

Monthly Recurring Charge: \$1.00

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using six second increments, rounded up to the next whole second (1/10 on one minute increment) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours

TIME PERIODS	
PEAK	OFF-PEAK
Monday - Friday 7:00 a.m. to 6:59 p.m.	Monday - Friday 7:00 p.m. 6:59 a.m. Saturday, Sunday & Holidays All Day

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.7 [Reserved for Future Use]

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.8 MY 800 Service

Excel's MY 800 Service is a one way, dial in service allowing the Customer to receive calls via local exchange carrier access facilities. MY 800 Service permits calls to a Customer's station in one location from stations in diverse geographical service areas, and in which the MY 800 Service Customer is billed for the calls rather than the call originators. Customers may use MY 800 Service only in Equal Access areas.

Customer's subscribing to Excels Simply More Service will be charged the per minute rate for their inbound 800/8XX service as set forth in Section 4.29.2.

Rates:

MY 800 Service	
DAY RATE PERIOD	EVENING, NIGHT/WEEKEND & HOLIDAY RATE PERIOD
Per Minute	Per Minute
\$0.1900	\$0.1900

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

DAY	EVENING NIGHT/WEEKEND & HOLIDAYS
Monday - Friday 7:00 a.m. to 5:59 p.m.	Monday - Friday 6:00 p.m. to 6:59 a.m. Friday 6:00 p.m to Monday 6:59 a.m.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.9 Excel Premier 800 Service

Excel Premier 800 Service is a one way, dial in service allowing the Customer to receive calls via local exchange carrier access facilities. Excel Premier 800 Service permits calls to a Customer's call station in one location from stations in diverse geographical areas, and in which the Excel Premier 800 Service Customer is billed for the calls rather than the call originators. Customers may subscribe to this service in Equal Access areas only.

• Rates:

Premier 800 Service	
PEAK	OFF-PEAK
Per Minute	Per Minute
\$0.2400	\$0.2400

Monthly Recurring Charge: \$10.00

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.9 Excel Premier 800 Service (Cont'd.)

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using six second increments, rounded up to the next whole six second (1/10 of one minute). If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Volume Discounts:

VOLUME AMOUNT	% DISCOUNT
\$0-\$99.99	---
\$100.00-\$499.99	23%
\$500.00-\$1,999.99	23%
Over \$2,000.00	23%

Service Hours:

TIME PERIODS	
PEAK	OFF-PEAK
Monday - Friday 8:00 a.m. to 4:59 p.m.	Monday - Friday 5:00 p.m. 7:59 a.m. Saturday, Sunday & Holidays All Day

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.10 Excel Operator Services

The Company's Operator Services is available throughout the state of Missouri. Callers access the Company's Operator Services by dialing 0+ a 10 digit telephone number, 00 or a Company-provided access code or other Company-authorized access method plus the telephone number of the called station. Upon receipt of the call, the Company may verify the credit-worthiness of the designated billed party. When a payment method cannot be validated, or is unacceptable, callers may be required to select an alternative and acceptable means of payment. Total charges for use of this service include usage charges and an Operator Assistance Service Charge, as set forth below. An Operator Dialed Service Charge also applies to calls in which the caller has the capacity to dial the number, but has the operator dial instead. Usage charges are based upon the duration of a call, and are flat per minute based, 24 hours per day, 7 days per week, during all Time-of-Day Rate Periods. The Time-of-Day Rate Periods are defined as follows:

Day Rates are applicable to calls placed Monday through Friday from 8:00 AM to, but not including, 5:00 PM.

Evening Rates are applicable to calls placed Sunday through Friday from 5:00 PM to, but not including, 11:00 PM; and on Carrier Recognized Holidays, unless a lower rate would normally apply.

Night/Weekend Rates are applicable to calls placed Sunday through Friday from 11:00 PM to, but not including, 8:00 AM the following day, and all day Saturday.

Chargeable time begins when the Company receives signaling to detect that the network connection between the calling station and the called station has been established. Chargeable time ends when either party "hangs up" thereby releasing the network connection. For collect calls, chargeable time begins when the called station accepts responsibility for payment of the charges associated with the call. All calls are measured and billed in one minute increments; fractional minutes of use are rounded up to the next full minute.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.10 Excel Operator Services (Cont'd.)

4.10.1 Operator Assistance Service Charges and Surcharge Descriptions:

A Service Charge is applicable to Customer Dialed (Automated) Calling Card Station, Operator Assisted Calling Card Station, Operator Station-to-Station (including Sent Paid, Sent Collect, Third Number Billed or Calling Card), Person-to-Person (including Sent Paid, Sent Collect, Third Number Billed or Calling Card) and for Busy Line Verifications and Busy Line Interruptions. These charge(s) are in addition to the initial period and additional period per minute usage charges applicable to each call. When a call is subject to more than one Service Charge, only the highest Service Charge applies, unless indicated otherwise herein. Operator Assistance Service Charges vary depending upon the billing option selected by the caller. The following call placement options are available:

- a. Operator Station-to-Station refers to when an end user requests operator assistance in reaching a telephone number and is willing to talk to anyone who answers. The call may be billed as Sent Paid (calling party pays for the call), Sent Collect (called party pays for the call), or may be billed to a Third Party Number or Calling Card. Sent Collect and Third Number Billed calls may not be allowed in locations where the Company does not have billing arrangement availability. To activate Station-to-Station Operator Services, the caller's dialing sequence could be: 0+ a 10 digit telephone number, or 00 (only), or any other Company-provided access method, to get an operator directly to request that a Station-to-Station call be placed.
- b. Person-to-Person- refers to when an end user requests operator assistance in reaching a specific person, department, extension, office, etc. The operator dials the number and stays on the line until the requested party is reached and conversation begins. The call may be billed as Sent Paid (calling party pays for the call), Sent Collect (called party pays for the call), or may be billed to a Third Number or Calling Card. Sent Collect and Third Number Billed calls may not be allowed in locations where the Company does not have billing arrangement availability. To activate Person-to-Person Operator Services, the caller's dialing sequence could be: 0+ a 10 digit telephone number, or 00 (only), or any other Company-provided access method, to get an operator directly to request that a Person-to-Person call be placed.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.10 Excel Operator Services (Cont'd.)

4.10.1 Operator Assistance Service Charges and Surcharge Descriptions: (Cont'd.)

- c. Busy Line Verification - refers to those instances where the Company will provide operator assistance to determine if there is conversation ongoing on a called station. A Service Charge is applied to all attempts to verify the condition of a customer line, busy talking, busy not talking (e.g., off hook), except attempts which are unsuccessful due to network equipment failure.
- d. Busy Line Interruption - refers to those instances where the Company operator will interrupt an ongoing conversation on a called station. A charge will apply each time the Company operator attempts the emergency interruption whether or not the interruption is successful. A Busy Line Verification must be made and its service charge applied before an Emergency Interruption can be attempted. Once an operator has verified the line, and the called party has agreed to accept the interruption, the Customer is provided the option of completing an operator assisted call to the called station without hanging up or originating a separate call. Customers may accept or refuse the operator's offer to complete the call. Calls completed with the operator's assistance will be charged an additional Service Charge under Station-to-Station or Person-to-Person, as applicable. If the operator dials or completes the call to the verified telephone number for the Customer, the Operator Dialed Surcharge will also apply.
- e. Operator Dialed Surcharge - will apply to Station-to-Station and Person-to-Person calls when the Customer has the ability to dial all the digits necessary for call completion but dials instead "0", "00" or another Company-provided access code or other Company-authorized access method to reach a Company operator to have the operator place the call. This surcharge will be incurred by the Customer in addition to the applicable Service Charge. However, the surcharge will not apply to: (1) calls which cannot be completed by the Customer due to equipment failure or trouble on the Company's network; (2) calls placed by parties identified as handicapped and who cannot complete the calls due to the handicap; and (3) calls made on a 0- basis in which a company operator places a call for a calling party after a Busy Line Verification and Busy Line Interruption process has been successfully completed.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.10 Excel Operator Services (Cont'd.)

4.10.1 Operator Assistance Service Charges and Surcharge Descriptions: (Cont'd.)

The flat per minute rates listed below apply 24 hours a day, 7 days per week, for Operator Assisted Station-to-Station and Person-to-Person call types. All calls are measured and billed in one minute increments; fractional minutes of use are rounded up to the next full minute.

a. Per Minute Usage Rates:

MILEAGE	DAY RATE PERIOD		EVENING RATE PERIOD		NIGHT/WEEKEND RATE PERIOD	
	<i>1st Minute</i>	<i>Each Add'l</i>	<i>1st Minute</i>	<i>Each Add'l</i>	<i>1st Minute</i>	<i>Each Add'l</i>
All	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500

b. Operator Assistance Service Charges and Surcharges:

The following Operator Assistance Service Charges and Surcharges are applicable to the specified operator assisted calls and are in addition to the per minute usage charges set forth above.

Call Placement Type:	Per Call Service Charge:
Operator Station-to-Station Sent Paid	\$3.45
Operator Station-to-Station Sent Collect	\$3.45
Operator Station-to-Station Third Number Billed	\$3.45
Operator Station-to-Station Calling Card	\$3.45
Person-to-Person Sent Paid	\$9.95
Person-to-Person Sent Collect	\$9.95
Person-to-Person Third Number Billed	\$9.95
Person-to-Person Calling Card	\$9.95
Busy Line Verification	\$6.50
Busy Line Interruption	\$6.50
Operator Dialed Surcharge	\$1.50

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.11 Excel Calling Card Service

Excel's Calling Card Service provides for an arrangement to complete toll calls between two points when the Customer is away from his or her home or place of business. The Customer will be assigned a unique travel authorization code(s) that authorizes the use of the Excel Calling Card Service by that Customer. Customers will receive a calling card for use in making telephone calls. The appropriate designated access number sequence specified on the Customer's Excel Calling Card must be dialed.

Excel Calling Card Service	
Initial Minute	Each Additional Minute
\$0.8900	\$0.3100 I

Monthly Recurring Charge: None

Billing Increments:

Initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Discounts:

Customers subscribing to Excel PLUS, Excel PLUS II, Premier PLUS II, Excel Simply One, and Excel Dime Deal (OPTION A) will receive a 50% discount on charges incurred for all direct dialed calling card calls (after the first minute) terminated at ExceIPLUS, ExcelPLUS II, Simply One, Excel Dime Deal and Premier PLUS II numbers (participating Excel Customers). A discount does not apply to calling card calls terminated at all other numbers.

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.12 National Directory Service

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National Directory Assistance Service, as offered by the Company, allows Customers to request information from Directory Assistance records. Directory Assistance charges apply to all requests. Customers are charged when they obtain the requested information or when the information is unlisted, non-published, or no record can be found. In addition to the Directory Assistance charge, Customers may be charged an appropriate Operator Service Charges and Surcharges as specified elsewhere in this tariff. Charges for Directory Assistance may be billed as Sent Paid, Third Number Billed or billed to a Calling Card. Person-to-Person or Collect Calls for Directory Assistance are not permitted. A separate Operator Assistance Service Charge applies as set forth elsewhere in this tariff to Directory Assistance calls when these calls are made with the assistance of a Company operator or billed to a Calling Card.

Operator Assisted/Directory Assistance Call Completion refers to National Directory Assistance calls wherein the Company operator completes the call to the caller's final desired destination number.

Customers may access this service by dialing the area code (NPA) for the telephone number desired plus 555-1212, or by using a Company-provided access code, or other Company-authorized access method. Up to two requests for listings within the area code dialed may be made on each call to Directory Assistance.

Directory Assistance calls will not be included in the calculation of usage discounts. A credit allowance for Directory Assistance will be provided if subscriber: experiences poor transmission quality; is cut off; receives an incorrect telephone number; or misdials the intended Directory Assistance number.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.12 National Directory Service (Cont'd.)

The following charges apply to the Company's National Directory Assistance Service:

- a. For Customers who access the Company's National Directory Assistance Service by dialing Area Code (NPA) + 555-1212, or by using an alternative Company-provided access code, or other Company authorized access method, an undiscountable charge of \$0.85 per call will be applied to each call requesting Directory Assistance. Automated Call Completion from Directory Assistance is available at no additional charge. If calls are completed on behalf of the Customer, a per minute for originating direct dial usage for the Company service for which they are presubscribed or non-presubscribed will be charged.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.13 Prepaid Calling Card Service

The Prepaid Calling Card Service enables callers to place calls using Excel's service on a prepaid basis. Customers subscribe to the service by purchasing a prepaid card from an authorized Excel representative. Access to the service is available seven (7) days per week, twenty four (24) hours per day. Charges for telephone calls will be deducted from the Customer's prepaid account balance. Prepaid calling cards will be valid until the Customer's prepaid balance is depleted. Customers access the Company's service using a 1-800 access code arrangement. A voice prompt will instruct the caller to dial the called telephone number and authorization code displayed on the card.

Prepaid Calling Card Service is provided to the holder of the card and is available in all locations throughout the State, subject to technical limitations. Customers must maintain a sufficient balance to cover the cost of the call in process. Failure of the card holder to maintain a positive balance may result in the disconnection of a call in process; an announcement will advise the caller one minute prior to the disconnection of the call. Under some arrangements, callers may utilize a commercial credit card to increase a prepaid balance or renew the prepaid card.

Rates and charges vary depending upon the arrangement selected by the Customer. Call duration will be measured in whole minute increments, unless otherwise specified. Credit for interruptions are limited to one minute; no other refunds, credit, or other remittances shall be permitted. All applicable state and federal taxes and fees, including, but not limited to, sales tax, gross receipts tax, municipal tax, and other similar assessments are the responsibility of the card holder. Such charges may be deducted from the Customer's prepaid calling card balance. Prepaid calling cards are provided at the unit prices and fees set forth herein. Under some arrangements, a separate fee or unit value may also be imposed by the distributor of the card.

Per Minute
\$0.2900

Monthly Recurring Charge: None

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.13 Prepaid Calling Card Service (Cont'd.)

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week I

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.14 Non-Recurring and Other Charges

- a. Returned Check Charge - \$15.00 or 5%, whichever is greater, per incident.
- b. Reconnection Charge - \$25.00
- c. Late Payment Charge - The late payment charge shall be the portion of the payment not received two business days prior to the next billing cycle, multiplied by 1.5%. For unpaid balances of \$10.00 or more, a minimum late payment fee of \$5.00 shall apply.
- d. Accounting Code Charge - \$10.00
- e. Pay Telephone Use Charge:

In addition to all other charges for services under this tariff, an undiscountable pay telephone use charge of \$0.6000 shall apply to each coinless call which Excel can identify as placed from a pay telephone by or to the Customer or its permitted users. This charge is for the use of the pay telephone instrument to access Excel service. Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Pay Telephone Use Charge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol on the pay telephone keypad).

- f. Legislative, Regulatory or Judicial Activity:

Notwithstanding any statement to the contrary contained in this tariff, in the event that any regulatory agency, legislative body or court of competent jurisdiction promulgates regulations or modifies existing ones including, without limitation, regulations regarding pay telephone compensation, access charges and/or universal service ("Regulatory Activity"), Excel reserves the right to: (i) pass through to the Customer all, or a portion of, any charges or surcharges directly or indirectly related to such Regulatory Activity; or, (ij) modify the rates, including any rate guarantees, and/or terms and conditions contained in this Tariff to reflect the impact of such Regulatory Activity.

The customer is responsible for the payment of any sales, use, gross receipts, excise or other local, state and federal taxes, charges or surcharges excluding taxes on the Company's net income imposed on or based upon the provision, sale or use of network services. Company will itemize taxes and surcharges as separate line items on the customer's bill. All charges other than taxes and franchise fees will be submitted to the Commission for prior approval.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.15 Excel Simply 7 Service

Excel Simply 7 Service is a one way, dial-out multipoint service designated for residential and small business customers and is limited to three (3) telephone numbers per customer account. The service has a flat rate per minute structure for all time-of-day rate periods. Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute.

4.15.1 Rates

Per Minute
\$0.1200

4.15.2 Monthly Recurring Charge: \$4.95

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.16 1-800-PHONEME Service

1-800 PHONEME Service refers to collect call completion with the assistance of an operator after the caller places a call by dialing an access number provided by the Company. Calls will be billed on a flat per minute basis with calls rated according to the time-of-day calling period of the individual placing the call. Additionally, an applicable per call service charge will apply as set forth below. This service allows the customer to originate calls from any point served by the Company.

4.15.1 Rates:

PER MINUTE RATES

PEAK	OFF PEAK	WEEKEND
\$0.2900	\$0.0900	\$0.2300

4.16.2 Service Charges: Per Call Charge

Station-to-Station	\$1.45 •
Person-to-Person	\$2.60

4.16.3 Service Hours:

Peak:	7:00am to 6:59pm, Monday through Friday
Off Peak:	7:00pm to 6:59am, Monday through Sunday
Weekend:	7:00am to 6:59pm, Saturday and Sunday

4.15.4 Billing Increments:

Each call completed will have an initial minimum of one minute increment and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.18 Employee Long Distance Service Program

Employee Long Distance Service Program is a one-way dial-out multi point residential presubscribed service designated for employees of Excel Telecommunications, Inc., its parent company, affiliates and subsidiaries. This service has a flat per minute rate structure for all time-of-day rate periods. Each call completed will be billed in initial and additional increments of one minute, rounded up to the next whole minute.

4.18.1 Rates:

Per Minute Rate
\$0.05

4.18.2 Monthly Recurring Charge: None

4.18.3 Calling Card Per Minute Rates:

Employees subscribing to this service will be provided with a calling card that allows them to make long distance calls while away from home. The following per minute rates apply for all calling card calls placed within the State:

Initial Minute	Each Additional Minute
\$0.25	\$0.25

4.18.4 Calling Card Per Call Service Charge: None

4.18.5 Calling Card Billing Increments:

Calls will be billed at an initial minimum of six (6) seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.19 EXCEL M-PLANS

EXCEL M-PLANS are one-way, dial-out multi point services designated for presubscribed Customers that are to be migrated from Telco Holdings, Inc. d/b/a Dial & Save and Long Distance Wholesale Club to the network of Excel Telecommunications, Inc. These services are grand fathered and will not be available to new customers.

The Excel M-Plan services have a flat per minute rate structure for all time-of-day rate periods. In addition, some of the plans have a monthly recurring charge. Although some of the intrastate Excel M-Plans set forth below are the same for intrastate calls, the corresponding interstate Excel M-Plan(s) rates vary. All examples of applicable intrastate Excel M-Plans are shown so that a cross-reference can easily be made as described in the Customer's designated interstate rate plan.

Each call completed pursuant to these plans will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. Calling Card Service is also available to Customers presubscribed to these plans as set forth below.

4.19.2 Excel M-Plan Rates:

PLAN NAME	PER MINUTE RATE	MONTHLY RECURRING SERVICE CHARGE
M1	\$0.1500	\$1.00
M2	\$0.1200	\$4.95
M3	\$0.0900	\$4.95
M4	\$0.0900	\$3.00
M5	\$0.1500	None
M6	\$0.0900	None
M7	\$0.0900	None
M8	\$0.0900	None
M9	\$0.0700	None

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.19 EXCEL M-PLANS - (Cont'd.)

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4.19.3 Excel M-Plan Calling Card Service provides for an arrangement to complete toll calls between two points when the Customer is away from his or her home or place of business. The Customer will be assigned a unique travel authorization code(s) that authorizes the use of the Excel M-Plan Calling Card Service by that Customer.

4.19.4 Excel M-Plan Calling Card Rates:

Initial Minute	Each Additional Minute
\$0.8900	\$0.3100

4.19.5 Excel M-Plan Calling Card Per Call Service Charge: None

4.19.6 Excel M-Plan Calling Card Billing Increments: Initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.19.7 Excel M-Plan Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.20 Excel Prime Business Select 3 Service

4.20.1 Excel Prime Business Select 3 Service is a combined inbound, outbound and calling card service offered to business Customers. Customers are billed at per minute rates based on Combined Monthly Usage volumes, and discounted rates are applied based upon the Customer's billed monthly usage. Combined Monthly Usage is defined as the Customer's billed usage for a monthly billing period for the combined total of interstate, intrastate, international and service calling card usage for a month's billing period. Directory Assistance charges, monthly recurring charges, service fees, surcharges and taxes are not included in the determination of the Customer's Combined Monthly Usage.

Customers to this service offering commit to Combined Monthly Usage of \$1 00.00, hereinafter referred to as the \$100.00 Monthly Minimum Commitment. In the event Customer does not meet the \$100.00 Monthly Minimum Commitment during any monthly invoice period, the Customer will be responsible for paying a deficiency charge for that invoice period. The Customer's deficiency charge will be the difference between the Customer's \$100.00 Monthly Minimum Commitment and the Customer's actual Combined Monthly Usage.

This service is offered on a month-to-month basis.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.20 Excel Prime Business Select 3 Service (Cont'd.)

4.20.2 Usage Rates:

COMBINED MONTHLY COMMITMENT	PER MINUTE RATES USAGE
\$0 - \$99.99	\$0.1000
\$100 - \$199.99	\$0.1000
\$200 - \$499.99	\$0.1000
\$500 - \$999.99	\$0.1000
Over \$1000	\$0.1000

Excel Prime Business Select 3 Calling Card Usage Rates: •

Per call surcharge: \$0.2500
Per minute rates: \$0.2500

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.20 Excel Prime Business Select 3 Service (Cont'd.)

4.20.2 Usage Rates: (Cont'd.)

Monthly Recurring Service Charges and Fees:	\$3.00 per 800/888#, per month
Inbound Service Charge	\$0.7500 per call
Directory Assistance Service:	\$2.00 per report, per month
Optional Management Invoice Reports	
Accounting Codes (Non-Verified Package)	\$5.00 per package, per month
Accounting Codes (Verified Package)	\$10.00 per package, per month

Billing Increments:

Excel Prime Business Select Service 3:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Excel Prime Business Select 3 Calling Card:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.21 Excel Prime Business Select 4 Service

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4.21.1 Excel Prime Business Select 4 Service is a combined inbound, outbound and calling card service offered to business Customers. Customers are billed at per minute rates based on Combined Monthly Usage volumes, and discounted rates are applied based upon the Customer's billed monthly usage. Combined Monthly Usage is defined as the Customer's billed usage for a monthly billing period for the combined total of interstate, intrastate, international and service calling card usage for a month billing period. Directory Assistance charges, monthly recurring charges, service fees, surcharges and taxes are not included in the determination of the Customer's Combined Monthly Usage.

Customers to this service offering commit to Combined Monthly Usage of \$100.00, hereinafter referred to as the \$100.00 Monthly Minimum Commitment. In the event Customer does not meet the \$100.00 Monthly Minimum Commitment during any monthly invoice period, the Customer will be responsible for paying a deficiency charge for that invoice period. The Customer's deficiency charge will be the difference between the Customer's \$100.00 Monthly Minimum Commitment and the Customer's actual Combined Monthly Usage.

Customers subscribing to this service must commit to a term of 12- months. A service term begins on the first day of the month following service enrollment. When the Customer's 12-month service term expires, the Customer's service will automatically renew for another 12-month period, unless the Company receives in writing a notice of non-renewal during the period between 60 and 30 days prior to the end of the Customer's 12-month term period.

In the event a Customer terminates service with the Company prior to the end of the 12-month Term Commitment Period, or in the event that the Company terminates service based on the Customer's default, the Customer will be responsible for paying a Termination Charge equal to the Customer's \$100.00 Monthly Minimum Commitment, multiplied by the number of months remaining in the Customer's agreed 12-month Term Commitment period.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.21 Excel Prime Business Select 4 Service (Cont'd.)

4.21.2 Usage Rates:

COMBINED MONTHLY USAGE	PER MINUTE RATES
\$0 - \$99.99	\$0.0950
\$100 - \$199.99	\$0.0950
\$200 - \$499.99	\$0.0950
\$500 - \$999.99	\$0.0950
Over \$1000	\$0.0950

Excel Prime Business Select 4 Calling Card Usage Rates: •

Per call surcharge:	\$0.2500
Per minute rates:	\$0.2000

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.21 Excel Prime Business Select 4 Service (Cont'd.)

4.21.2 Usage Rates: (Cont'd.)

Monthly Recurring Service Charges and Fees:

Inbound Service Charge	\$3.00 per 800/888#, per month
Directory Assistance Service:	\$0.7000 per call
Optional Management Invoice Reports	\$2.00 per report, per month
Accounting Codes (Non-Verified Package)	\$5.00 per package, per month
Accounting Codes (Verified Package)	\$10.00 per package, per month

Billing Increments:

Excel Prime Business Select Service 4:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Excel Prime Business Select 4 Calling Card:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.22 Excel Prime Business Flat Rate Service

4.22.1 Excel Prime Business Flat Rate Service is a dial-in, dial-out and calling card switched multi-point service designated for business customers. This service has a flat per minute rate structure for all time-of-day rate periods and allows the Customer to originate and terminate calls via local exchange carrier access facilities. There is no Monthly Usage Commitment Level required; however, in the event a Customer's monthly usage exceeds \$50.00 in any given 30-day invoice period, the monthly recurring account charge of \$11.95 will be waived for that given invoice period.

Rates (Inbound and Outbound):

Excel Prime Business Flat Rate Service

\$0.0900 Per Minute

Monthly Recurring Account Charge: \$11.95

Monthly Recurring Service Charge: \$3.00/per 800/8XX number

Billing Increments:

Each Inbound and outbound call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 on one minute increment) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.22 Excel Prime Business Flat Rate Service (Cont'd.)

4.22.2 Excel Prime Business Flat Rate Calling Card Rates

Per Call Surcharge: \$0.2500

Per Minute Rate: \$0.2000

Billing Increments:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second (1/10 of a minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Directory Assistance Per Call Charge: \$1.00

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COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.23 OPTION B SERVICE

4.23.1 OPTION B SERVICE: is a one-way, dial-out multi point service designated for residential and small business customers. The service has a flat rate per minute structure for all time-of day rate periods. Customers may subscribe to this service in Equal Access areas only.

OPTION B SERVICE

\$0.1500 Per Minute

Monthly Recurring Charge: \$3.75

Billing Increments:

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.24 EXCEL THREE-PENNY PLAN

4.24.1 Excel offers the rates specified below for its Three-Penny Plan to Customers who have selected Excel as their Primary Interexchange Carrier by completing and returning an enrollment form provided by Excel, or by calling an Excel designated 800/8XX number. Customers will pay a monthly recurring charge as described in the Customer's designated interstate rate plan. The monthly recurring charge applies whether or not the Customer makes any calls. The duration of a call, which involves a fractional part of a minute, will be rounded up to the next higher full minute. For billing purposes, each month is considered to have 30 days.

The Customer upon written or verbal notice to Excel may discontinue enrollment in this plan. In addition, Excel will discontinue a Customer's subscription to the plan when Excel is notified that the Customer has changed their primary interexchange carrier to a carrier other than Excel after the Customer subscribed to this plan. Discontinuance will be effective as of the date the Customer changed their primary interexchange carrier. Usage from 900 Services, 800/8XX Service Plans, calls to Directory Assistance, Calling Card Calls, and Operator Handled calls are excluded from this plan.

4.24.2 Per Minute Rates:

TIME-OF-DAY RATE PERIOD		PER MINUTE RATE
Monday - Friday, Saturday & Sunday, Including Company-recognized Holidays	OFF-PEAK 7:00 p.m - 6:59 a.m.	\$0.1400
Monday - Friday, Saturday & Sunday, Including Company-recognized Holidays	PEAK 7:00 a.m. - 6:59 p.m.	\$0.1400

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.24 EXCEL THREE-PENNY PLAN (Cont'd.)

4.24.3 Excel Three-Penny Plan Calling Card Rates:

Excel Three-Penny Plan Calling Card access is available for origination by dialing an Excel provided 800/8XX number. The following per minute rates apply 24 hours a day, 7 days a week for all Excel Three Penny calling card calls placed within the State:

Per call surcharge:	None
Per minute rate:	\$0.1500

4.24.4 Excel Three-Penny Plan 800/8XX Rates (Inbound):

Inbound Excel Three-Penny Plan calls are made through a designated toll free number and the Excel Three Penny Customer is billed rather than the call originator. The following rates apply 24 hours a day, 7 days a week.

Monthly Recurring Charge:	None
Per minute rate:	\$0.1500

Billing Increments:

All completed intrastate calls for this service will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.25 Excel 10-10-297 Casual Calling Program:

4.25.1 Excel 10-10-297 Casual Calling Program is an outbound casual calling telecommunications service offering available for intrastate calls and is furnished subject to billing and service availability. The service has a flat per minute rate structure for all time-of-day rate periods. Participating Customers may access this service by dialing access code 10-10-297.

Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments. The duration of the call, which involves a fractional part of a minute will be rounded up to the next higher full minute.

Calls to intrastate Directory Assistance are also provided with this service. To access intrastate Directory Assistance under this calling program. Customers must dial 1010-297 +the Area Code (NPA) +555-1212. The per call charge for such calls is set forth below. Calls placed from a public or semi-public payphone, calls requiring Operator Assistance, conference calls, mobile calls, calls to 500, 700, 800/8XX and 900 numbers, and calling card calls are not available under this service.

A per call Connection Charge also applies. This Connection Charge is also applicable to each completed call to Directory Assistance in addition to the per minute rate specified.

4.24.2 Per Minute Rate: \$0.1000

Directory Assistance Per Call Charge: \$0.9900

Per Call Connection Charge: \$0.1500

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.26 Excel 10-10-399 Casual Calling Program:

4.26.1 Excel 10-10-399 Casual Calling Program is an outbound casual calling telecommunications service offering available for intrastate calls and is furnished subject to billing and service availability. Participating Customers may access this service by dialing access code 10-10-399. Excel 10-10-399 Casual Calling Program is the Default Service for accessing Excel's service on a per call basis via the Company's CAC.

Each call has an initial minimum of 10 minutes in duration and will be charged pursuant to the flat Initial Per Call Minimum Charge listed below. Any call in excess of 10 minutes will be charged the corresponding Additional Per Minute Charge listed below. Calls will have an initial minimum of six hundred (600) seconds or 10 minutes, and any time beyond that minimum will be billed in addition, using one minute increments. The duration of the call, which involves a fractional part of a minute will be rounded up to the next higher full minute.

Calls to intrastate Directory Assistance are also provided with this service. To access intrastate Directory Assistance under this calling program, Customers must dial 10-10-399 + the Area Code (NPA) + 555-1212. The per call charge for such calls is set forth below. Calls placed from a public or semi-public payphone, calls requiring Operator Assistance, conference calls, mobile calls, calls to 500, 700, 800/8XX and 900 numbers, and calling card calls are not available under this service.

A per call Connection Charge also applies. This Connection Charge is also applicable to each completed call to Directory Assistance in addition to the per minute rate specified.

4.26.2 Per Minute Rates:

Initial 10 Minute Per Call Minimum Charge:	\$1.70
11th Minute and Each Add'l Per Minute Charge:	\$0.1500
Directory Assistance Per Call Charge:	\$1.09
Per Call Connection Charge:	\$0.1500

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.27 Excel 10-10-457 Casual Calling Program:

4.27.1 Excel 10-10-457 Casual Calling Program is an outbound casual calling telecommunications service offering available for intrastate calls and is furnished subject to billing and service availability. Participating Customers may access this service by dialing access code 10-10-457. Excel 10-10-457 Casual Calling Program is the Default Service for accessing Excel's service on a per call basis via the Company's CAC(s).

Each call has an initial minimum of 5 minutes in duration and will be charged pursuant to the flat Initial Per Call Minimum Charge listed below. Any call in excess of 5 minutes will be charged the corresponding Additional Per Minute Charge listed below. Calls will have an initial minimum of three hundred (300) seconds or 5 minutes, and any time beyond that minimum will be billed in addition, using one minute increments. The duration of the call, which involves a fractional part of a minute will be rounded up to the next higher full minute.

Calls to intrastate Directory Assistance are also provided with this service. To access intrastate Directory Assistance under this calling program, Customers must dial 10-10-457 + the Area Code (NPA) + 555-1212. The per call charge for such calls is set forth below. Calls placed from a public or semi-public payphone, calls requiring Operator Assistance, conference calls, mobile calls, calls to 500, 100, 800/8XX and 900 numbers, and calling card calls are not available under this service. A per call Connection Charge also applies. This Connection Charge is also applicable to each completed call to Directory Assistance in addition to the per minute rate specified.

4.27.2 Per Minute Rates:

Initial 5 Minute Per Call Minimum Charge:	\$1.00
6th Minute and Each Add'l Per Minute Charge:	\$0.2000
Directory Assistance Per Call Charge:	\$0.9900
Per Call Connection Charge:	\$0.1500

Service Hours:

Rates apply 24 hours a day, 7 days a week

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.28 Excel eCard Service

4.28.1 The Excel eCard Service will allow customers to pay a fixed prepaid dollar amount in advance for long distance calling. Customers may purchase Excel eCards via the internet. There will be an electronic order form available for the customer to complete with pertinent customer and payment information. Orders will be processed upon credit card validation. An electronic text message will be sent to the customer confirming the order. The customer will be instructed to print the virtual card information containing dialing instructions along with the access number and PIN. The customer will use the toll free number on the card for access from touch-tone telephones within the State of Missouri. Access to the service is available seven (7) days per week, twenty-four (24) hours per day.

A flat per minute rate will be charged; there are no off-peak rates. The per-minute cost of a call will be deducted on a real-time basis as the card is used until the full amount of the card is exhausted. The customer will be notified in advance of the exhaustion of the card. The rates for this Excel eCard Service are set forth below. An expiration date will be printed when the virtual card is displayed to the customer. The following types of calls may not be completed with the Excel eCard Service:

Calls to 500, 700, 900 and toll free numbers;
Operator Assistance calls; and
Calls requiring time and/or charges.

A Customer's call will be interrupted with an announcement one minute prior to balance depletion. Calls in progress will be terminated by the Company if the balance on the Excel eCard is insufficient to continue the call.

This Excel eCard Service offering will be available in various denominations. Rates and charges vary depending upon the arrangement selected by the Customer. Call duration will be measured in whole minute increments, unless otherwise specified. Cards are not rechargeable. All applicable state and federal taxes and fees, including, but not limited to, sales tax, gross receipts tax, municipal tax, and other similar assessments are the responsibility of the card holder.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.28 Excel eCard Service (Cont'd.)

4.28.2 Rates:

DENOMINATION	PRICE PER CARD	PRICE PER MINUTE
500 minutes	\$40.00	\$0.0800
250 minutes	\$22.50	\$0.0900
125 minutes	\$12.50	\$0.1000
60 minutes	\$6.60	\$0.1100

Directory Assistance Charge

Per Call Charge \$0.6600

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.29 Excel Simply More

Excel's Simply More offering is a combined outbound, inbound and calling card multipoint service designated for residential and small business Customers. The service has a flat per minute rate structure for all time-of-day rate periods. Customers may subscribe to this service in Equal Access areas only by using I + dialing, calling card origination and/or inbound service using toll free origination. Term plan options do not apply to this service.

4.29.1 Per Minute Rate:

1+ (Outbound)
\$0.1200 Per Minute

Monthly Recurring Charge:

Customers who subscribe to the Excel Simply More calling plan will pay a monthly recurring charge which applies whether or not the Customer makes any calls. The following charge applies:

\$4.50

Excel Simply More Calling Card Rates:

Excel Simply More Calling Card access is available for origination by dialing an Excel provided 800/8XX number. The following per minute rates apply for all Excel Simply More calling card calls placed within the State:

Per call surcharge:	None
Per minute rate:	\$0.1500

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.29 Excel Simply More (Continued)

4.29.2 Excel Simply More 800/8XX Rates (Inbound):

Inbound Excel Simply More calls are made through a designated toll free number and the Excel Simply More Customer is billed rather than the call originator. The following rates apply:

Monthly Recurring Charge:	None
Per minute rate:	\$0.1500

Billing Increments:

All completed intrastate calls for this service will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

Service Hours:

Rates for Excel's Simply More service apply 24 hours a day, 7 days a week.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.30 Excel Prepaid Calling Card Service Offering III

4.30.1 The Excel Prepaid Calling Card Service Offering III will allow a customer to pay a fixed dollar amount in advance for long distance calling. The customer will use the toll free number on the card for access from touch-tone telephones within the State.

A flat per minute rate will be charged; there are no off-peak rates. The per-minute cost and other applicable charges will be deducted on a real-time basis as the card is used until the full amount of the card is exhausted. The customer will be notified in advance of the exhaustion of the card. The rates for this Excel Prepaid Calling Card Service are set forth below. An expiration date will be printed on the card. The following types of calls may not be completed with the Excel Prepaid Calling Card Service:

Calls to 500, 700, 900 and toll free numbers;
Operator assistance calls; and
Calls requiring time and/or charges.

A Customer's call will be interrupted with an announcement when the balance is about to be depleted. Such announcement will occur one minute before the balance will be depleted, based on the terminating location of the call. Calls in progress will be terminated by the Company if the balance on the Excel Prepaid Calling Card is insufficient to continue the call.

This Excel Prepaid Calling Card Service offering will be available at a retail price of \$10.00 per card. Rates apply twenty-four hours per day, seven days per week. Cards are not rechargeable. The following Per Minute Rate applies for calls placed within the State. All calls are rounded to the next higher full minute.

4.30.2 Rates:

Per minute rate:	\$0.2500
Per Call Connection Charge:	\$0.4900
Directory Assistance Per Call Charge:	\$0.6600

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.30 Excel Prepaid Calling Card Service Offering III (Cont'd)

4.30.3 Taxes and Fees For Debit Cards (Prepaid)

The debit card service rate does not include federal excise tax or state and local taxes which are required to be paid at the point of sale. The tariffed rate does include state and local taxes, which are required to be paid on usage of the underlying telecommunications service when that service originates and terminates within a particular tax jurisdiction.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.31 Excel Prepaid Calling Card Service Offering IV

4.31.1 The Excel Prepaid Calling Card Service Offering IV will allow a customer to pay a fixed dollar amount in advance for long distance calling. The customer will use the toll free number on the card for access from touch-tone telephones within the State.

A flat per minute rate will be charged; there are no off-peak rates. The per-minute cost and other applicable charges will be deducted on a real-time basis as the card is used until the full amount of the card is exhausted. The customer will be notified in advance of the exhaustion of the card. The rates for this Excel Prepaid Calling Card Service are set forth below. An expiration date will be printed on the card. The following types of calls may not be completed with the Excel Prepaid Calling Card Service:

Calls to 500, 700, 900 and toll free numbers;
Operator assistance calls; and
Calls requiring time and/or charges.

A Customer's call will be interrupted with an announcement when the balance is about to be depleted. Such announcement will occur one minute before the balance will be depleted, based on the terminating location of the call. Calls in progress will be terminated by the Company if the balance on the Excel Prepaid Calling Card is insufficient to continue the call.

This Excel Prepaid Calling Card Service offering will be available in various denominations of units, minutes or dollars. Rates apply twenty-four hours per day, seven days per week. Cards are not rechargeable. The following Per Minute Rate applies for calls placed within the State. All calls are rounded to the next higher full minute.

4.31.2 Rates:

Per minute rate:	\$0.2500
Directory Assistance Per Call Charge:	\$0.6600

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.32 OPTION C SERVICE - (Excel's Nickel Nation)

4.32.1 OPTION C SERVICE - (Excel's Nickel Nation): is a combined outbound, inbound and calling card multipoint service designated for residential and small business Customers. The service has a flat per minute rate structure for all time-of-day rate periods. Each direct-dialed call has an initial minimum of 5 minutes in duration and will be rated according to the Initial Per Call Minimum Charge listed below. Any call in excess of 5 minutes will be charged the corresponding Each Additional Per Minute Charge listed below. Direct-dialed calls will have an initial minimum of three hundred (300) seconds or five (5) minutes and any time beyond that minimum will be billed in addition using sixty (60) second increments. If the computed call charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

When the billing date does not coincide with the date that this plan is started, r changed, or discontinued, the Monthly Recurring Charge will be adjusted to reflect the fractional part of the month service is provided. For billing purposes, each month is considered to have 30 days.

The Customer upon written or verbal notice to Excel may discontinue enrollment in this plan. In addition, Excel will discontinue a Customer's subscription to the plan when Excel is notified by the Customer's Local Telephone Company or by the Customer that they no longer subscribe to Excel as their presubscribed interexchange long distance company.

Customer's subscribing to Excel's Nickel Nation service offering will receive a monthly invoice directly from the Company. Customers who select Excel's Nickel Nation Service offering and at a date in the future switches to another Excel long distance service offering will remain direct billed by the Company for all long distance charges associated with the newly selected service offering. In addition, Customers may designate a maximum of 5 telephone numbers per account. Calls placed using Excel's Nickel Nation Calling Card or 800/8XX services are not subject to the 5 minute Initial Per Call Minimum.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.32 OPTION C SERVICE - (Excel's Nickel Nation)

4.32.2 Rates (I+Outbound)

Initial 5 Minute Per Call Minimum Charge:	\$0.2500
6th Minute and Each Add'l Per Minute Charge:	\$0.0500

4.32.3 Monthly Recurring Charge:

Customers who subscribe to Excel's Nickel Nation Service offering will pay a monthly recurring charge which applies whether or not the Customer makes any calls. The following charge applies:

\$5.00

4.32.4 Excel's Nickel Nation Service Calling Card Rates

Excel's Nickel Nation Card access is available for origination by dialing an Excel provided 800/8XX number. The following per minute rates apply for all Excel's Nickel Nation Card calls placed within the State:

Per Minute Rate:	\$0.8900/1st Minute
	\$0.3100 each additional minute

4.32.5 Excel's Nickel Nation Calling Card Billing Increments:

All completed Excel Nickel Nation Calling Card calls will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.32 OPTION C SERVICE - (Excel's Nickel Nation) (Cont'd.)

4.32.6 Excel's Nickel Nation 800/8XX Rates (Inbound)

Excel Nickel Nation 800/8XX Inbound calls are made through a designated toll free number and the Excel Nickel Nation Customer is billed rather than the call originator. The following rates apply:

Monthly Recurring Charge: \$3.50 per 800/8XX number, per month
Per minute rate: \$0.1900

• 4.32.7 Excel Nickel Nation 800/8XX Inbound Billing Increments

All completed Excel Nickel Nation 800/8XX inbound calls will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.32.8 Service Hours

Rates for Excel's Nickel Nation service apply 24 hours a day, 7 days a week.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.33 Simply 500 Service

EXCEL's Simply 500 Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers of Simply 500 Service will be able to utilize one-plus (1+) long distance service and personal toll-free service. Only those Customers who select EXCEL as their primary interexchange carrier will be eligible to utilize any or all of the long distance telecommunications services associated with the Simply 500 Service. Billing for the Simply 500 Service will be rendered directly by EXCEL. Customers may only subscribe to one (1) instance of the Simply 500 Service per telephone number (i.e., multiple packages may not be purchased for a single telephone number).

4.33.1 Simply 500 Service - Intrastate Usage Rates

Customers of EXCEL's Simply 500 Service will be billed the following monthly recurring charge regardless of whether any calls are placed on the Company's service:

Monthly Recurring Charge \$19.95

The monthly recurring charge will apply for each month, or partial month. When a Customer cancels service or when service is discontinued by the Company during a billing cycle, new charges will not be assessed for billing periods subsequent to the discontinuance of service.

4.33.2 Simply 500 Long Distance Service

Customers access Simply 500 Long Distance Service by dialing 1 + (area code when necessary) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX.

Simply 500 Long Distance Service provides Customers with 500 minutes of long distance usage during each billing cycle. The included long distance usage applies to intrastate and interstate calls as well as international calls to Canada, and usage is depleted according to the billing increments and per-call minimums set forth below. The included long distance usage does not accumulate on a month-to-month basis, and no credit will be given to Customers who do not use the included minutes. Any additional long distance usage beyond the included minutes will be billed according to the rates set forth below. Calls are rated based on call duration.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.33 Simply 500 Service (Cont'd.)

4.33.3 Simply 500 Long Distance Service - Intrastate Usage Rates

The following per minute usage rate applies to any usage that exceeds the included minutes as described above. Rates apply regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.1000

4.33.4 A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. Simply 500 Personal Toll-free Service Simply 500 Personal Toll-free Service allows Customers to make calls from any non-rotary dialed telephone within Missouri to other locations by dialing 1+ 800 + NXX-XXXX, receiving a prompting tone, then dialing a personal identification number (PIN) assigned by EXCEL. The calls are then routed to a single destination (terminating telephone number) which is preprogrammed by EXCEL and designated by the Customer. The Customer's usage on the Simply 500 Personal Toll-free Service does not deplete the included long distance usage described above.

4.33.5 Simply 500 Personal Toll-free Service - Intrastate Usage Rates

Customers utilizing Simply 500 Personal Toll-free Service will be billed at the following intrastate usage rates:

Day/Evening/Night/Weekend \$.1500

A sixty (60) second minimum will apply to each completed call and, thereafter, Customers will be billed in sixty (60) second increments.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.34 10-10-373 Service

The 10-10-373 Service (non-operator assisted, direct dial) is intended for residential Customers for calling within the State of Missouri. Customers access the 10-10-373 Service by dialing 10-10-373 + 1 + area code (if required) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Calls are rated based on call duration.

4.34.1 10-10-373 Service - Intrastate Usage Rates

Customers of the 10-10-373 Service will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$.0500
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A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. A per call surcharge of \$0.99 will apply to each completed call placed on the 10-10-373 Service.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.35 Minimum Usage Fee

Customers of any and all services described in Section 4 will be assessed a Minimum Usage Fee, per account, in each billing cycle in which their qualifying Excel charges do not meet the minimum usage amount for their bill type. The Minimum Usage Fee is the difference between the minimum usage amount (i.e., \$7.50 or \$10.00 based on bill type) and the Customer's qualifying charges in a billing cycle. Customers billed directly by Excel will be assessed a Minimum Usage Fee if their qualifying charges total less than \$10.00 in a billing cycle. Customers billed through their local telephone company will be assessed a Minimum Usage Fee if their qualifying charges total less than \$7.50 in a billing cycle. The Minimum Usage Fee will not apply to Customers of Excel's local exchange services or to customer accounts with no call usage in a given billing cycle when the account is assigned to a rate plan without a monthly fee or to one with only a monthly access fee, a fee which is billed only if the customer has used the service during the billing cycle.

Qualifying charges to be applied toward calculating the monthly usage minimum will be derived only from the following Excel charges: all long distance, calling card, toll free, operator assisted and directory assistance usage charges, Carrier Cost Recovery Fee as well as any monthly access fees or monthly recurring charges associated with the customer's rate plan.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.36 Excel Value 2.7 Long Distance Plan

The Excel Value 2.7 Long Distance Plan is a combined outbound and inbound service. For a Customer to receive the Excel Value 2.7 Long Distance Plan, Customer must be entered into the Excel billing database, and Excel must be selected as the primary local toll and long distance interchange carrier for Customer's telephone number(s). The Excel Value 2.7 Long Distance Plan may be accessed by using 1+ dialing and/or inbound service using toll free origination. Inbound calls placed on the Excel Value 2.7 Long Distance Plan are made through a designated toll free number, and the Excel Customer is billed rather than the call originator. Term plan options and Excel's Minimum Usage Fee do not apply to Customers of this service.

4.36.1 Per Minute Rate

The following intrastate per minute rate applies regardless of mileage and/or time of day:

Outbound and Inbound	\$0.1020
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4.36.2 Monthly Charges

Customers who subscribe to the Excel Value 2.7 Long Distance Plan will be billed a \$0.99 per account monthly access fee. The monthly access fee will be billed in each month in which the Customer uses the Excel Value 2.7 Long Distance Plan.

Customers of the Excel Value 2.7 Long Distance Plan inbound service will also be billed a monthly recurring charge of \$1.00 per toll free number, if any, and a non-recurring charge of \$5.00 for each new toll free number requested, if any.

4.36.3 Billing Increments

Completed intrastate calls placed on the Excel Value 2.7 Long Distance Plan will be billed with an initial minimum of 18 seconds, and thereafter, calls will be billed in 6 second increments. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.36.4 Directory Assistance

Customers of the Excel Value 2.7 Long Distance Plan will be billed \$1.40 for each intrastate Directory Assistance call.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 4 – RATES (CONT'D.)

4.37 Excel Value 3.0 Long Distance Plan

The Excel Value 3.0 Long Distance Plan is a combined outbound and inbound service. For a Customer to receive the Excel Value 3.0 Long Distance Plan, Customer must be entered into the Excel billing database, and Excel must be selected as the primary local toll and long distance interchange carrier for Customer's telephone number(s). The Excel Value 3.0 Long Distance Plan may be accessed by using 1+ dialing and/or inbound service using toll free origination. Inbound calls placed on the Excel Value 3.0 Long Distance Plan are made through a designated toll free number, and the Excel Customer is billed rather than the call originator. Term plan options and Excel's Minimum Usage Fee do not apply to Customers of this service.

4.37.1 Per Minute Rate

The following intrastate per minute rate applies regardless mileage and/or time of day:

Outbound and Inbound \$0.1020

4.37.2 Monthly Recurring Charge – Inbound

Customers of the Excel Value 3.0 Long Distance Plan inbound service will be billed a monthly recurring charge of \$1.00 per toll free number, if any, and a non-recurring charge of \$5.00 for each new toll free number requested, if any.

4.37.3 Billing Increments

Completed intrastate calls placed on the Excel Value 3.0 Long Distance Plan will be billed with an initial minimum of 18 seconds, and thereafter, calls will be billed in 6 second increments. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.37.4 Directory Assistance

Customers of the Excel Value 3.0 Long Distance Plan will be billed \$1.40 for each intrastate

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 5 - PROMOTIONAL OFFERINGS

From time to time, the Company may provide certain special offerings to the Customer in the form of service promotions. These special offerings will be subject to approval by the Commission and shall have specific starting and ending dates. Tariff No. 1 Tariff No. 1

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES

This Section applies only to those Customers who select EXCEL as their long distance telecommunications service provider, and who also select certain companion local service offerings provided by EXCEL.

6.1 EXCEL MyLineSM Service

This service is for use by residential customers. The following service rates and charges are available to Customers who select and designate EXCEL Telecommunications, Inc. as their Local Exchange Carrier (LEC) in the State of Missouri. These rates and charges are applicable only to intrastate, non-operator-assisted, 1+, direct-dialed, long distance calls which originate and terminate in Missouri by Customers who have selected EXCEL as their Local Exchange Carrier (LEC). Rates and charges for this service offering are determined by the EXCEL MyLine Local Service Package selected by the Customer.

6.1.1 [Reserved for Future Use]

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service (Cont'd.)

6.1.2 EXCEL Classic MyLineSM Service Billing Increments:

Each call completed will have an initial minimum of one (1) minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge for a call includes a fraction of a cent, the fraction is rounded up to the next whole cent.

6.1.3 EXCEL Classic MyLineSM Service Hours:

Rates apply 24 hours a day, 7 days a week

6.1.4 EXCEL Classic MyLineSM Monthly Recurring Charges:

In addition to the above per minute rate(s), Customers are assessed a Monthly Recurring Charge based on the EXCEL Classic MyLineSM Local Service Package selected. The Monthly Recurring Charge for the local service package can be found in the Company's Local Exchange Services Tariff on file with the Missouri Public Service Commission. The EXCEL Classic MyLineSM Local Service Package Monthly Recurring Charge applies whether or not Customers make any calls.

The EXCEL Classic MyLineSM Local Service Package Monthly Recurring Charge(s) shall be in addition to charge(s) applicable to other federal service(s) or companion state service(s) available from EXCEL as add-on services. Add-on services or service features include, but are not limited to: operator services, directory assistance services, dial-around casual calling services, calling card and certain international services.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service (Cont'd.)

6.1.5 EXCEL MyLineSM Calling Card Service: Calling card access is available from touch tone or rotary phones by dialing an Excel-provided toll free number and personal identification number (PIN) associated with the card. The following charges apply for all EXCEL MyLineSM Calling Card Calls placed within the State:

Per call surcharge: \$0.2000
Per minute rate: \$0.1500

6.1.6 EXCEL MyLineSM Personal 800/8XX Inbound Service:

Inbound 800/8XX service arrangements are also available to EXCEL MyLineSM Local Service Package Customers, at an additional charge. Customers may access the EXCEL network for inbound service using toll free origination. Inbound calls are made through a Company-designated toll free number, and the Customer is billed rather than the call originator. All completed inbound calls made will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. The following rates apply:

Monthly Recurring Charge: \$1.00
Per minute rate: \$0.1500

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service - (Cont'd.)

6.1.7 EXCEL MyLineSM Directory Assistance Service:

EXCEL MyLineSM Directory Assistance Service allows Customers to request information from Directory Assistance records. Directory Assistance charges apply to all requests. Customers may access this service by dialing the area code (NPA) for the telephone number desired plus 555-1212, or by using a Company-provided access code (10-1XXXX + 1 + Area Code + 555-1212), or other Company-authorized access method. Up to two requests for listings within the same area code is allowed on each call to Directory Assistance.

Directory Assistance with call completion is available at no additional charge. If calls are completed via call completion, the applicable per minute rate for originating direct dial usage calls for which the Customer subscribes or uses, will be charged.

Directory Assistance \$0.75 per call

6.1.8 EXCEL MyLineSM Casual Calling Service Program:

EXCEL MyLineSM Service Customers may also place long distance telephone calls by using a Company-designated 10-IX-XXX access code. If EXCEL MyLineSM Service Customers originate calls using a Company-designated casual calling (dial-around) code and terminate calls to other EXCEL MyLineSM Service Customers, they will be eligible to receive a discount on those calls, as described in Section 6.1.9, below.

EXCEL's MyLineSM Friends-R-Free Discount Program is not available for Customers who subscribe to the EXCEL MyLineSM - Stand Alone Local Service offering.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service - (Cont'd.)

6.1.9 EXCEL MyLineSM Friends-R-Free Discount Program:

EXCEL MyLineSM Service Customers may place 1+, direct-dialed calls or they can use a Company-designated casual calling (dial-around) code when dialing long distance calls to other Customers subscribing to EXCEL MyLineSM Service, at no additional charge.

Customer telephone numbers which are not capable of being subscribed to an interexchange carrier, and telephone numbers which are associated with Company 800/8XX service(s) or access codes associated with Company services other than switched services (e.g., wireless service telephone numbers, paging service numbers and calling card service numbers) are not eligible for inclusion in the EXCEL MyLineSM Friends-R-Free Discount Program.

If a Customer discontinues his or her EXCEL MyLineSM Service, only those eligible calls which were made while he or she was a Customer subscribing to Excel's long distance service and EXCEL MyLineSM Service will receive the EXCEL MyLineSM Friends-R-Free Discount.

The EXCEL MyLineSM Friends-R-Free Discount does not apply to service which is provided on any special access line or Local Exchange Company service line for which the Customer pays a rate described as a business or commercial special access line in an applicable Local Exchange Company access service tariff. In addition, EXCEL's MyLineSM Friends-R-Free Discount is not available for Customers who have selected the EXCEL MyLineSM - Stand Alone Local Service offering.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service - (Cont'd.)

6.1.9 EXCEL MyLineSM Friends-R-Free Discount Program: (Cont'd.)

Existing Excel Customers who enroll in the EXCEL MyLineSM Service offering during their monthly billing period will begin to receive benefits of the EXCEL MyLineSM Friends-R-Free Discount Program effective with their service initiation date. Customers who convert to a calling plan identified herein, are eligible to receive the benefits of the EXCEL MyLineSM Friends-R-Free Discount Program beginning on their new service plan effective date. Customers enrolled in the EXCEL MyLineSM Friends-R-Free Discount Program as of effective date of this tariff will remain enrolled in the program until and only if they otherwise notify the Company.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service - (Cont'd.)

6.1.10 Other EXCEL MyLineSM Service Terms and Conditions:

The Company reserves the right to adjust a Customer's service upon appropriate notification. The Company reserves the right to disconnect Customer's residential service or to convert any plan associated with such service to a business plan upon appropriate notification if it is determined that usage is not consistent with normal residential applications. If it is determined that usage is not consistent with residential voice applications, Customer will be assessed a \$50.00 monthly recurring data usage charge or will be disconnected.'

Charges applicable to the following call usage and/or service features are not included in EXCEL's MyLineSM Local Service Package Monthly Recurring Charge(s):

- Calls requiring operator assistance;
- Data transmission-type calls;
- Interstate or international service and/or line charge(s);
- Call blocking charges;
- Directory listing charges;
- Directory Assistance calls (including directory assistance with can completion);
- Per use charges not included in an EXCEL MyLineSM companion local service offering;
- Custom features not included in an EXCEL MyLineSM companion local service offering;
- and
- Taxes and other quasi-governmental surcharges.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLineSM Service - (Cont'd.)

6.1.10 Other EXCEL MyLineSM Service Terms and Conditions: (Cont'd.)

All terms and conditions of any service selected by the Customer, including applicable monthly recurring charges, will apply and will be in addition to the EXCEL MyLineSM Local Service Package charges as described above. When the billing date does not coincide with the date that the EXCEL MyLineSM Service plan is started, changed, or discontinued, the monthly recurring charge will be adjusted to reflect the fractional part of the month service is provided. For billing purposes, each month is considered to have 30 days.

The Company reserves the right to discontinue offering this service and grandfather existing customers, in the event that (1) facilities are not available to the Company to adequately provide the service, and (2) such lack of facilities is the result of the failure of any carrier (from whom the Company is securing facilities to provide the service) to provide adequate service to the Company. If the Company discontinues offering this service and grandfathers existing customers, notice to the Commission will be provided in accordance with applicable Commission rules and regulations.

The Customer upon written or verbal notice to Excel may discontinue enrollment in the EXCEL MyLine Service plan. Usage from 800/8XX service plans, calls to Directory Assistance, Calling Card Calls, and Operator Assisted calls are excluded from the EXCEL MyLine Friends-R-Free Discount Program.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLine Service - (Cont'd.)

6.1.11 EXCEL MyLineSM Long Distance Services

EXCEL MyLineSM Long Distance Services provide an outbound voice grade communications service for Customers who subscribe to certain EXCEL MyLineSM bundled service packages described in the Company's Local Exchange Services Tariff' on file with the Commission. In order to subscribe to MyLineSM Long Distance Services, Customers must select EXCEL as the primary service provider for local exchange, intraLATA interexchange and interLATA interexchange telecommunications services.

a. EXCEL MyLineSM \$.05 Plan

EXCEL MyLineSM \$.05 Plan (non-operator assisted, direct dial) is intended for residential Customer for calling within the State of Missouri. Customers access EXCEL MyLineSM \$.05 Plan by dialing I + (area code when necessary) +NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Calls are rated based on call duration.

Customers of EXCEL MyLineSM \$.05 Plan will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend	\$0.0500
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A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.

COMPETITIVE RESIDENTIAL TELECOMMUNICATIONS

SECTION 6 - SPECIAL SERVICES (CONT'D.)

6.1 EXCEL MyLine Service - (Cont'd.)

6.1.11 EXCEL MyLineSM Long Distance Services - (Cont'd)

b. EXCEL MyLineSM \$.03 Plan

EXCEL MyLineSM \$.03 Plan (non-operator assisted, direct dial) is intended for residential Customer for calling within the State of Missouri. Customers access EXCEL MyLineSM \$.03 Plan by dialing 1 + (area code when necessary) + NXX-XXXX. Calls are routed over Carrier's transmission and switching facilities to any valid NPA-NXX. Calls are rated based on call duration.

Customers of EXCEL MyLineSM \$.03 Plan will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Day/Evening/Night/Weekend \$.0300

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments.