REGULATIONS AND SCHEDULE OF CHARGES

APPLICABLE TO INTERCITY TELECOMMUNICATIONS SERVICES

WITHIN THE STATE OF KENTUCKY

Toll Free: 1-800-362-3276

Filed with PUBLIC SERVICE COMMISSION
OF KENTUCKY
PO Box 615
Frankfort, KY 40602
Toll Free: 1-800-772-4636

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE
7/29/2005
PURSUANT TO 807 KAR 5:011
SECTION 9 (1)
By _____
Executive Director

DATE OF ISSUE: July 27, 2005 DATE EFFECTIVE: July 29, 2005

ISSUED BY: Casimir Wojciechowski, President
IBFA Acquisition Company, LLC d/b/a FARM BU
1850 Howard Street, Unit C
Elk Grove Village, IL 60007

TARIFF FORMAT

Page Numbering - Page numbers appear in the upper right hand corner of the page. Pages are numbered sequentially and from time to time new pages may be added to the tariff. When a new page is added between existing pages, a decimal is added to the preceding page number. For example, a new page added between Pages 3 and 4 would be numbered 3.1.

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

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

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 designed by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it. 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.

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Elk Grove Village, IL 60007

APPLICABILITY

This Tariff contains the Service offerings, rates, terms and conditions applicable to the furnishing of intrastate resale telecommunications Services within the State of Kentucky by IBFA Acquisition Company, LLC d/b/a FARM BUREAU CONNECTION (hereinafter "Company").

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EXPLANATION OF SYMBOLS

(D) To signify discontinued material

(I) To signify a rate or charge increase

(M) To signify material relocated without change in text or rate

(N) To signify new material

(R) To signify a reduction

(T) To signify a change in text but no change in rate or regulation

(Z) To signify a correction

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SECTION 1 - DEFINITION OF TERMS

For the purpose of this Tariff, the following definitions will apply:

Access Coordination

Provides for the design, ordering, installation, coordination, pre-service testing, service turn-up and maintenance on a Company or Customer provided Local Access Channel.

Administrative Change

A change in Customer billing address or contact name.

Alternate Access

Alternate Access is a form of Local Access except that the provider of the Service is an entity, other than the Local Exchange Carrier, authorized or permitted to provide such Service. The charges for Alternate Access may be subject to private agreement rather than published or special tariff if permitted by applicable governmental rules.

Application for Service

A standard Company order form that includes all pertinent billing, technical and other descriptive information that will enable the Company to provide a communication Service as required.

ASR

ASR (Access Service Request) means an order placed with a Local Access Provider for Local Access.

Authorized User

A person, firm, corporation or other entity that either is authorized by the Customer to receive or send communications or is placed in a position by the Customer, either through acts or omissions, to send or receive communications.

Bandwidth

The total frequency band, in hertz, allocated for a channel.

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Bill Date

The date on which billing information is compiled and sent to the Customer.

Call

A completed connection between the Calling and Called Stations.

Called Station

The telephone number called.

Calling Station

The telephone number from which a Call originates.

Cancellation of Order

A Customer initiated request to discontinue processing a Service order, either in part or in its entirety, prior to its completion. Cancellation charges will be assessed for each Circuit-end or Dedicated Access line canceled from an order prior to its completion by the Company, under the following circumstances: (1) if the LEC has confirmed in writing to the Company that the Circuit-end or Dedicated Access line will be installed; or (2) if the Company has already submitted facilities orders to an interconnecting telephone company.

Channel or Circuit

A dedicated communications path between two or more points having a Bandwidth or Transmission Speed specified in this Tariff and selected by a Customer.

Commission

Public Service Commission of Kentucky (PSCK)

Company

IBFA ACQUISITION COMPANY, LLC d/b/a FARM BUREAU CONNECTION

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Company Recognized National Holidays

The following are Company Recognized National Holidays determined at the location of the originator of the Call: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, July 4th, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas Day.

The evening rate is used unless a lower rate would normally apply. When a Call begins in one rate period and ends in another, the rate in effect in each rate period applies to the portion of the Call occurring within that rate period. In the event that a minute is split between two rate periods, the rate in effect at the start of that minute applies.

Customer

The person, firm, corporation or governmental unit which orders Service and which is responsible for the payment of charges and for compliance with the Company's Tariff regulations. A Customer is considered to be an account for billing purposes. The term Customer also includes an entity that remains presubscribed to the Company Service after its account(s) are removed from the Company's billing system, subsequently continues to use Company's network, and is billed by a local exchange carrier for such use, or otherwise uses Service for which no other Customer is obligated to compensate Company.

Customer Premises/Customer's Premises

Locations designated by a Customer where Service is originated/terminated whether for its own communications needs or for the use of its resale customers.

DCS

DCS means Digital Cross-Connect System.

Dedicated Access/Special Access

Dedicated Local Access between the Customer's Premises or serving wire center and the Company's Point-of-Presence for origination or termination of Calls.

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DS-0

DS-0 means Digital Signal Level 0 Service and is a 64 Kbps signal.

DS-1

DS-1 means Digital Signal Level 1 Service and is a 1.544 Mbps signal.

DS-0 with VF Access

DS-0 Service with VF Local Access facilities provides for the transmission of analog voice and/or data within 300 Hz to 3000 Hz frequency range.

DS-0 with DDS Access

DS-0 Service with VF Local Access facilities provides for the transmission of digital data at speeds 2.4, 4.8, 9.6 or 56 Kbps.

Due Date

The Due Date is the date on which payment is due.

Expedite

A Service order initiated at the request of the Customer that is processed in a time period shorter than the Company's standard Service interval.

FCC

Federal Communications Commission

Individual Case Basis (ICB)

Individual Case Basis (ICB) determinations involve situations where complex Customer-specific Company arrangements are required to satisfactorily serve the Customer. The nature of such Service requirements makes it difficult or impossible to establish general tariff provisions for such circumstances. When it becomes possible to determine specific terms and conditions for such offerings, they will be offered pursuant to such terms and conditions.

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Installation

The connection of a Circuit, Dedicated Access line, or port for new, changed or an additional Service.

Interexchange Service

Interexchange Service means that portion of a communications channel between a Company-designated Point-of-Presence in one exchange and a Point-of-Presence in another exchange.

Interruption

Interruption shall mean a condition whereby the Service or a portion thereof is inoperative, beginning at the time of notice by the Customer to Company that such Service is inoperative and ending at the time of restoration.

Kbps

Kilobits per second.

LATA (Local Access Transport Area)

A geographical area established for the provision and administration of communications Service of a local exchange company.

Local Access

Local Access means the Service between a Customer Premises and a Company designated Point-of-Presence.

Local Access Provider

Local Access Provider means an entity providing Local Access.

Local Exchange Carrier (LEC)

The local telephone utility that provides telephone exchange services.

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Mbps

Megabits per second.

Multiplexing

Multiplexing is the sequential combining of lower bit rate Private Line Services onto a higher bit rate Private Line Service for more efficient facility capacity usage or vice versa.

N/A

Not available.

N/C

No charge.

Nonrecurring Charges

Nonrecurring Charges are one-time charges.

Payment Method

The manner that the Customer designates as the means of billing charges for Calls using the Company's Service.

Physical Change

The modification of an existing Circuit, Dedicated Access line or port, at the request of the Customer, requiring some Physical Change or retermination.

Point-of-Presence (POP)

A Company-designated location where a facility is maintained for the purpose of providing access to its Service.

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Primary Route

The route that in the absence of Customer-designated routing or temporary re-routing would be used by the Company in the provision of Service.

Private Line

A dedicated transmission channel furnished to a customer without intermediate switching arrangements for full-time customer use.

Private Line Service

A dedicated full-time transmission Service utilizing dedicated access arrangements.

Rate Center

A specified geographical location used for determining mileage measurements.

Requested Service Date

The Requested Service Date is the date requested by the Customer for commencement of Service and agreed to by the Company.

Restore

To make Service operative following an interruption by repair, reassignment, re-routing, substitution of component parts, or otherwise, as determined by the carrier(s) involved.

Route Diversity

Two channels that are furnished partially or entirely over two physically separate routes.

Service

Service means any or all Service(s) provided pursuant to this Tariff.

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SECTION 1 - DEFINITION OF TERMS

Service Commitment Period

The term elected by the Customer and stated on the Service order during which the Company will provide the Services subscribed to by the Customer. The term can be monthly or in the case of Private Line Services for a period of up to 5 years.

Special Promotional Offerings

Special trial offerings, discounts, or modifications of its regular Service offerings that the Company may, from time to time, offer to its Customers for a particular Service. Such offerings may be limited to certain dates, times, and locations.

Start of Service Date

The Requested Service Date or the date Service first is made available by the Company whichever is later.

Tariff

The current Intrastate Services Tariff and effective revisions thereto filed by the Company with the Commission.

Transmission Speed

Data transmission speed or rate, in bits per seconds (bps).

Twelve O'clock

In designated time, 12:00 a.m. refers to 12:00 Midnight and 12:00 p.m. refers to 12:00 Noon.

Two-Way Conversation

A Two-Way Conversation is a telephone conversation between or among two or more parties.

VF

VF is voice frequency or voice-grade Service designed for private-line Service. Normal transmission is in the 300 hertz to 3000-hertz frequency band.

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SECTION 2 - RULES AND REGULATIONS

2.1. Description and Limitations of Services

2.1.1. Intrastate Telecommunications Service ("Service") is the furnishing of Company communication Services contained herein between specified locations under the terms of this Tariff.

2.1.2. Any member of the general public (including any natural person or legally organized entity such as a corporation, partnership, or governmental body) is entitled to obtain Service under this Tariff, provided that the Company reserves the right to deny Service: (A) to any Customer that, in the Company's reasonable opinion, presents an undue risk of nonpayment and refuses to comply with the deposit requirements set forth in Section 2.7.3, (B) in circumstances in which the Company has reason to believe that the use of the Service would violate the provisions of this Tariff or any applicable law or if any applicable law restricts or prohibits provision of the Service, or (C) if insufficient facilities are available to provide the Service (in such cases Company shall make best efforts to accommodate the needs of all potential Customers by means of facility improvements or purchases, of capacity, if such efforts will, in the Company's opinion, provide the Company with a reasonable return on its expenditures), but only for so long as such unavailability exists.

2.1.3. Company, when acting at the Customer's request and as its authorized agent, will make reasonable efforts to arrange for Service requirements, such as special routing, Diversity, Alternate Access, or circuit conditioning.

2.1.4. Service is offered in equal access exchanges subject to the availability of facilities and the provisions of this Tariff. Company reserves the right to refuse to provide Service to or from any location where the necessary facilities and/or equipment are not available.

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2.1.5. Company will not terminate or refuse service to any Customer for noncompliance with the rules and regulations set forth in Company's Tariff or Commission regulations without first having made reasonable efforts to obtain Customer compliance. Service may be discontinued after ten (10) days written notice to the Customer if:

2.1.5.A. the Customer is using the Service in violation of this Tariff; or

2.1.5.B. the Customer is using the Service in violation of the law or Commission or FCC rule, order, or regulation.

2.1.6. Service begins on the date that billing becomes effective and is provided on the basis of a minimum period of at least one month, 24 hours per day. For the purposes of computing charges in this Tariff, a month is considered to have 30 days.

2.1.7. Any Customer desiring service terminated or changed shall give Company three (3) working days notice in person, in writing, or by telephone, provided such notice does not violate contractual obligations or tariff provisions. Customers subscribing to a Company Term Plan will be subject to the termination fee set forth in the Company's F.C.C. Tariff.

2.1.8. Nothing herein, or in any other provision of this Tariff, or in any marketing materials issued by the Company shall give any person any ownership, interest, or proprietary right in any code or 800 number issued by the Company to its Customers.

2.1.9. The Company reserves the right to discontinue furnishing Services or billing options, upon written notice, when necessitated by conditions beyond its control. Conditions beyond the Company's control include, but are not limited to, a Customer's having Call volume or a calling pattern that results, or may result, in network blockage or other Service degradation which adversely affects Service to the calling party, the Customer, or other Customers of the Company.

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2.1.10. Except as otherwise provided in this Tariff or as specified in writing by the party entitled to receive Service, notice may be given orally or in writing to the persons whose names and business addresses appear on the executed Service order and the effective date of any notice shall be the date of delivery of such notice, not the date of mailing. By written notice, Company or Customer may change the party to receive notice and/or the address to which such notice is to be delivered. In the event no Customer or Company address is provided in the executed Service order, notice shall be given to the last known business address of Customer or, as appropriate.

2.2. Other Terms and Conditions

2.2.1. The name(s) of the Customer(s) desiring to use the Service must be stipulated in the Application for Service.

2.2.2. The Customer agrees to operate the Company provided equipment in accordance with instructions of the Company or the Company's agent. Failure to do so will void the Company liability for interruption of Service and may make Customer responsible for damage to equipment pursuant to Section 2.2.3 below.

2.2.3. Customer agrees to return to the Company all Company-provided equipment delivered to Customer within five (5) days of termination of the Service in connection with which the equipment was used. Said equipment shall be in the same condition as when delivered to Customer, normal wear and tear only excepted. Customer shall reimburse the Company, upon demand, for any costs incurred by the Company due to Customer's failure to comply with this provision.

2.2.4. A Customer shall not use any service mark or trademark of the Company or refer to the Company in connection with any product, equipment, promotion, or publication of the Customer without prior written approval of the Company.

2.2.5. The provision of Service will not create a partnership or joint venture between the Company and the Customer nor result in joint Service offerings to their respective Customers.

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2.2.6. The rate or volume discount level applicable to a Customer for a particular Service or Services shall be the rate or volume discount level in effect at the beginning of the monthly billing period applicable to the Customer for the particular Service or Services. When a Service is subject to a minimum monthly charge, account charge, port charge or other Recurring Charge or Nonrecurring Charge for both intrastate and interstate Service, only one such charge shall apply per account and that charge shall be the interstate charge.

2.2.7. Service requested by Customer and to be provided pursuant to this Tariff shall be requested on Company Service Order forms in effect from time to time or Customer's forms accepted in writing by an authorized headquarters representative of the Company (collectively referred to as "Service Orders").

2.2.8. If an entity other than the company (e.g., another carrier or a supplier) imposes charges on the Company in connection with a Service that entity's charges will be passed through to the Customer.

2.2.9. The Service Commitment Period for any Service shall be established by the Service Order relevant thereto and commence on the Start of Service Date. Upon expiration, each Service Commitment Period for such Service shall automatically be extended subject to written notice of termination by either Company or Customer as of a date not less than thirty (30) days after delivery of said notice to the other. The charges for Interexchange Service during any such extension shall not exceed the then current Company month-to-month charges applicable to such Service.

2.2.10. Customer service representatives will handle all initial customer disputes. A customer service representative may escalate the resolution of a dispute internally, or refer the customer to the Commission. Customers may reach a customer service representative by calling the following toll free number:

1-800-362-3276

If a dispute is referred to the Commission, customers may reach the Kentucky Public Service Commission by writing PO Box 615, Frankfort, KY 40602, or by calling toll free 1-800-772-4636.

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2.3. Liability

2.3.1. Except as provided otherwise in this Tariff, the Company shall not be liable to Customer or any other person, firm or entity for any failure of performance hereunder if such failure is due to any cause or causes beyond the reasonable control of the Company. Such causes shall include, without limitation, acts of God, fire, explosion, vandalism, cable cut, storm or other similar occurrence, any law, order, regulation, direction, action or request of the United States government or of any other government or of any civil or military authority, national emergencies, insurrections, riots, wars, strikes, lockouts or work stoppages or other labor difficulties, supplier failures, shortages, breaches or delays, or preemption of existing Services to restore service in compliance with Part 64, Subpart D, Appendix A, of the FCC's Rules and Regulations.

2.3.2. With respect to the Services contained herein and except as otherwise provided herein, the Company's liability shall not exceed an amount equal to the charge applicable to a one minute Call to the Called Station at the time the affected Call was made. If the initial minute rate is higher than the additional minute rate, the higher rate shall apply. For those Services with monthly recurring charges, the Company's liability is limited to an amount equal to the proportionate monthly recurring charges for the period during which Service was affected.

2.3.3. The Company is not liable for any act or omission of any other company or companies (including any Company affiliate that is a participating or concurring carrier) furnishing a portion of the Service or facilities, equipment, or Services associated with such Service.

2.3.4. The Customer is responsible for taking all necessary legal steps for interconnecting the Customer provided terminal equipment with the Company facilities. The Customer shall ensure that the signals emitted into the Company's network do not damage Company equipment, injure personnel or degrade Service to other Customers. The Customer is responsible for securing all licenses, permits, and other arrangements necessary for such interconnection. In addition, the customer shall comply with applicable LEC signal power limitations.

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2.3.5. The Company may rely on Local Exchange Carriers or other third parties for the performance of other Services such as Local Access. Upon Customer request and execution and delivery of appropriate authorizing documents, the Company may act as agent for Customer in obtaining such other Services. Customer's liability for charges hereunder shall not be reduced by untimely Installation or non-operation of Customer provided facilities and equipment.

2.3.6. The failure to give notice of default, to enforce or insist upon compliance with any of the terms or conditions herein, the waiver of any term or conditions herein, or the granting of an extension of time for performance by the Company or the Customer shall not constitute the permanent waiver of any term or condition herein. Each of the provisions shall remain at all times in full force and effect until modified in writing.

2.3.7. The Company shall not be liable to the Customer or any other person, firm or entity in any respect whatsoever as a result of mistakes, accidents, errors, omissions, interruptions, delays, or defects in Service (collectively "Defects"). Defects caused by or contributed to, directly or indirectly, by any act or omission of Customer or its customers, affiliates, agents, representatives, invitees, licensees, successors or assigns or which arise from or are caused by the use of facilities or equipment of Customer or related parties shall not result in the imposition of any liability whatsoever upon the Company, and Customer shall pay to the Company any reasonable costs, expenses, damages, fees or penalties incurred by the Company as a result thereof, including penalties incurred by the Company as a result thereof, including costs of Local Access Providers' labor and materials. In addition, all or a portion of the Service may be provided over facilities of third parties, or sold by third parties, and the Company shall not be liable to Customer or any other person, firm or entity in any respect whatsoever arising out of Defects caused by such third parties. THE COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL, PUNITIVE OR ANY OTHER DAMAGES, OR BUSINESS INTERRUPTION, FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER ARISING OUT OF ANY DEFECTS OR ANY OTHER CAUSE. THE COMPANY'S LIABILITY, IF ANY, WITH REGARD TO THE DELAYED INSTALLATION OF THE COMPANY'S FACILITIES OR COMMENCEMENT OF SERVICE SHALL NOT EXCEED $1,000. THIS WARRANTY AND THESE REMEDIES ARE EXCLUSIVE AND IN LIEU OF ALL OTHER WARRANTIES OR REMEDIES, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT OF AN INTERRUPTION IN SERVICE OR ANY DEFECT IN THE SERVICE WHATSOEVER, NEITHER COMPANY NOR ANY AFFILIATED OR UNAFFILIATED THIRD PARTY, THIRD PARTY PROVIDER OR OPERATOR OF FACILITIES EMPLOYED IN THE PROVISION OF THE SERVICE SHALL BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL, PUNITIVE OR ANY OTHER DAMAGES, OR FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER.

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2.3.8. With respect to the routing of Calls by the Company to public safety answering points or municipal Emergency Service providers, Company liability, if any, will be limited to the lesser of: (a) the actual monetary damages incurred and proved by the Customer as the direct result of the Company's action, or failure to act, in routing the Call, or (b) the sum of $1,000.00.

2.3.9. In the event parties other than Customer (e.g., Customer's customers) shall have use of the Service directly or indirectly through Customer, then Customer agrees to forever indemnify and hold Company and any affiliated or unaffiliated third-party, third-party provider or operator of facilities employed in provision of the Service harmless from and against any and all claims, demands, suits, actions, losses, damages, assessments or payments which may be asserted by said parties arising out of or relating to any Defects.

2.3.10. In the event that Company is required to perform a Circuit redesign due to inaccurate information provided by the Customer; or, circumstances in which such costs and expenses are caused by the Customer or reasonably incurred by the Company for the benefit of the Customer, the Customer is responsible for the payment of all such charges.

2.3.11. Acceptance by the Commission of the liability provisions contained in this Tariff does not constitute its determination that the limitation of liability imposed by the Company should be upheld in a court of law, but the recognition that, as it is the duty of the courts to adjudicate negligence claims and rights to recover damages therefore, so it is the duty of the courts to determine the validity of the exculpatory provisions of this Tariff.

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2.4. Cancellation of Service by a Customer

2.4.1. If a Customer cancels a Service Order before the Service begins, before completion of the Minimum Period, or before completion of some other period mutually agreed upon by the Customer and the Company, a charge will be levied upon the Customer for the nonrecoverable portions of expenditures or liabilities incurred expressly on behalf of the Customer by the Company and not fully reimbursed by Installation and monthly charges. If, based on a Service order by a Customer, any construction has either begun or been completed, but no Services provided, the nonrecoverable costs of such construction shall be borne by the Customer.

2.4.2. Upon thirty (30) days' prior written notice, either Customer or Company shall have the right, without cancellation charge or other liability, to cancel the affected portion of the Service, if the Company is prohibited by governmental authority from furnishing said portion, or if any material rate or term contained herein and relevant to the affected Service is substantially changed by order of the highest court of competent jurisdiction to which the matter is appeal, the Federal Communications Commission, or other local, state or federal government authority.

2.5. Cancellation for Cause by the Company

2.5.1. Upon nonpayment of any sum owing to the Company for a period of twenty (20) days after the mailing date of the original unpaid bill, or upon a violation of any of the provisions governing the furnishing of Service under this Tariff after having made a reasonable effort to obtain Customer compliance, the Company may, upon ten (10) days written notification to the Customer, except in extreme cases, without incurring any liability, immediately discontinue the furnishing of such Service. The written termination notice will be distinguishable and separate from the regular monthly bill for service. Under no circumstances shall service be terminated before twenty (20) days after the mailing date of the original unpaid bill. Customer shall be deemed to have canceled Service as of the date of such disconnection and shall be liable for any cancellation charges set forth in this Tariff.

2.5.2. Without incurring any liability, the Company may discontinue the furnishing of Service(s) to a Customer immediately and without notice only where a dangerous condition is found to exist or for theft or illegal use of service. In addition, Company may discontinue service with ten (10) days written notice, under the following circumstances:

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2.5.2.A. if the Customer refuses to furnish information to the Company regarding the Customer's credit-worthiness;

2.5.2.B. if the Customer provides false information to the Company regarding the Customer's identity, address, credit-worthiness, past or current use of Customer communications Services, or its planned use of the Company Service(s);

2.5.2.C. if the Customer states that it will not comply with a request of the Company for reasonable security for the payment for Service(s);

2.5.2.D. if the Customer has been given five business days written notice in a separate mailing by the Company of any past due amount (which remains unpaid in whole or in part) for any of the Company's communications Services to which the Customer either subscribes or had subscribed or used;

2.5.2.E. immediately upon written notice to the Customer of any sum thirty (30) days past due; or

2.5.2.F. in the event of unauthorized use.

2.5.3. Following the disconnection of service for any of these reasons, the Company or the local exchange utility acting as Company agent, will notify the telephone number end-user/customer that service was disconnected and why. The notice will include all reasons for the disconnection and will include a toll-free number where an end-user/customer can obtain additional information. Notice shall be deemed given upon deposit, postage prepaid, in the U.S. Mail to end-user's/customer's last known address and in compliance with the Commission's rules.

2.5.4. The discontinuance of Service(s) by the Company pursuant to this Section does not relieve the Customer of any obligations to pay the company for charges due and owing for Service(s) furnished up to the time of discontinuance. The remedies set forth herein shall not be exclusive and the Company shall at all times be entitled to all rights available to it under either law or equity.

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2.6. Use of Service

2.6.1. The Services offered herein may be used for any lawful purpose, including residential, business, governmental, or other use. There are no restrictions on sharing or resale of Services. However, the Customer remains liable for all obligations under this Tariff notwithstanding such sharing or resale and regardless of the Company's knowledge of same. The Company shall have no liability to any person or entity other than the Customer and only as set forth in Section 2.3. The Customer shall not use nor permit others to use the Service in a manner that could interfere with Services provided to others or that could harm the facilities of the Company or others.

2.6.2. Service furnished by the Company may be arranged for joint use or authorized use. The joint user or Authorized User shall be permitted to use such Service in the same manner as the Customer, but subject to the following:

2.6.2.A. One joint user or Authorized User must be designated as the Customer.

2.6.2.B. All charges for the Service will be computed as if the Service were to be billed to one Customer. The joint user or Authorized User that has been designated as the Customer will be billed for all components of the Service and will be responsible for all payments to the Company. In the event that the designated Customer fails to pay the Company, each joint user or Authorized User shall be liable to the Company for all charges incurred as a result of its use of the Company's Service.

2.6.3. In addition to the other provisions in this Tariff, Customers reselling company Services shall be responsible for all interaction and interface with their own subscribers or customers. The provision of the Service will not create a partnership or joint venture between Company and Customer nor result in a joint communications Service offering to the Customers of either the Company or the Customer.

2.6.4. Service furnished by the Company shall not be used for any unlawful or fraudulent purposes.

2.6.5. The Customer will be billed directly by the LEC for certain Dedicated Access arrangements selected by the Customer for the provisioning of direct access arrangements. In those instances where the Company at the Customer's request may act as agent in the ordering of such arrangements, the Company will bill the Customer Local Access charges.

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2.7. Payment Arrangements

2.7.1. The Customer is responsible for payment of all charges for Services furnished to the Customer or its joint or Authorized Users. This responsibility is not changed due to any use, misuse, or abuse of the Customer's Service or Customer provided equipment by third parties, the Customer's employees, or the public.

2.7.2. Customers shall receive a bill for Services provided by Company in the format set forth in Attachment 1. The Company's bills are due upon receipt. Amounts not paid within 30 days from the Bill Date of the invoice will be considered past due. Customers will be assessed a late fee on past due amounts in the amount of one and one-half percent (1 ½%) per month; however, the late penalty fee will not be assessed on unpaid penalty charges and any payment received shall first be applied to the bill for services rendered. If a Customer presents an undue risk of nonpayment at any time, the Company may require that Customer to pay its bills within a specified number of days and to make such payments in cash or the equivalent of cash. A copy of Company's billing format is attached as Exhibit A.

2.7.3. With regard to the Company's deposit policy, in determining whether a Customer presents an undue risk of nonpayment, the Company shall consider the following factors: (A) the Customer's payment history (if any) with the Company and its affiliates, (B) Customer's ability to demonstrate adequate ability to pay for the Service, (C) credit and related information provided by Customer, lawfully obtained from third parties or publicly available, and (D) information relating to Customer's management, owners and affiliates (if any). For end users or Customers whom the Company believes a deposit is necessary, Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as a deposit for service. This will be applied against the next month's charges and, if necessary, a new deposit will be collected for the next month. Deposits will accrue interest at the rate prescribed by law (6%).

2.7.4. Disputes with respect to charges must be presented to the Company in writing, by telephone or in person within 45 days from the date the invoice is rendered or such invoice will be deemed to be correct and binding on the Customer.

2.7.5. If a LEC has established or establishes a Special Access surcharge, the Company will bill the surcharge beginning on the effective date of such surcharge for Special Access arrangements presently in Service. The Company will cease billing the Special Access surcharge upon receipt of an Exemption Certificate or if the surcharge is removed by the LEC.

2.7.6. In the event the Company incurs fees or expenses in collecting, or attempting to collect, any charges owed the Company, the Customer will be liable to the Company for the payment of all such fees and expenses reasonably incurred.

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DATE OF ISSUE: July 27, 2005 DATE EFFECTIVE: July 29, 2005

ISSUED BY: Casimir Wojciechowski, President
IBFA Acquisition Company, LLC d/b/a FARM BU
1850 Howard Street, Unit C
Elk Grove Village, IL 60007

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2.8. Assignment

2.8.1. The obligations set forth in this Tariff shall be binding upon and inure to the benefit of the parties hereto and their respective successors or assigns, provided, however, the Customer shall not assign or transfer its rights or obligations without the prior written consent of the Company.

2.9. Tax and Fee Adjustments

2.9.1. All stated charges in this Tariff are computed by the Company exclusive of any federal, state, or local use, excise, gross receipts, sales or privilege taxes, duties, fees, or similar liabilities (other than general income or property taxes) whether charged to or against the Company or its Customer. The Customer in addition to the charges stated in this Tariff shall pay such taxes, fees, etc. All such taxes, duties, and fees shall each be shown as a separate line item on the Customer's monthly invoice.

2.9.2. A surcharge is imposed on all charges for Service originating at addresses in states which levy a gross receipts tax on Company's operations. This surcharge is composed of a factor of the gross receipts tax and taxes imposed directly or indirectly upon Company as measured by the gross receipts payments or revenues of interstate access charges will be shown as a separate line item on the Customer's monthly invoice.

2.9.3. When any municipality, or other political subdivision, local agency of government, or department of public utilities imposes upon and collects from the Company a gross receipts tax, occupation tax, license tax, permit fee, franchise fee or regulatory fee, such taxes and fees shall, insofar as practicable, be billed pro rata to the Company's Customers receiving service within the territorial limits of such municipality, other political subdivision, local agency of government, or public utility commission.

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

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2.10. Method for Calculation of Airline Mileage

2.10.1. The airline mileage between two cities can be calculated using the Vertical (V) and Horizontal (H) coordinates of the serving wire centers associated with the Company's POP locations. The method for calculating the airline mileage is obtained by reference to AT&T's Tariff F.C.C. No. 10, using the following formula:

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

where V1 and H1 correspond to the V & H coordinates of City 1 and V2 and H2 correspond to the V & H coordinates of City 2.

Example:

	V	H
City 1	5004	1406
City 2	5987	3424

$$\sqrt{\frac{(5004-5987)^2 + (1406-3424)^2}{10}}$$

The result is 709.83 miles. Any fractional miles are rounded to the next higher whole number; therefore, the airline mileage for this example is 710 miles.

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2.11. Time of Day Rate Periods

2.11.1. Time of Day Rate Periods are determined by the time of day at the location of the Calling Station. The rates shown in Section 4 apply as follows:

DAY:	From 8:00 AM to 4:59 PM Monday-Friday
EVENING:	From 5:00 PM to 10:59 PM Monday-Friday and Sunday
NIGHT/WEEKEND:	From 11:00 PM to 7:59 AM Everyday
	From 8:00 AM to 10:59 PM Saturday
	From 8:00 AM to 4:59 PM Sunday

2.12. Special Customer Arrangements

2.12.1. In cases where a Customer requests a special or unique arrangement which may include engineering, conditioning, Installation, construction, facilities, assembly, purchase or lease of facilities and/or other special Services not offered under this Tariff, the Company, at this option, may provide the requested Services. Appropriate recurring charges and/or Nonrecurring Charges and other terms and conditions will be developed for the Customer for the provisioning of such arrangements. All Special Customer and Individual Case Basis Arrangements will be filed with the Commission.

2.13. Inspection

2.13.1. The Company may, upon notice, make such tests and inspections as may be necessary to determine that the requirements of this Tariff are being complied with in the Installation, operation or maintenance of Customer or the Company equipment. The Company may interrupt the Service at any time, without penalty to the Company, should Customer violate any provision herein.

2.14. Credit Allowance

2.14.1 Credit allowance for the interruption of Service is subject to the general liability provisions set forth in this Tariff. Customers shall receive no credit allowance for the interruption of Service that is due to the Company's testing or adjusting, negligence of the Customer, or to the failure of channels or equipment provided by the Customer. The Customer must notify the Company when the Customer is aware of any interruption in Service for which a credit allowance is desired. Credits are applicable only to that portion of Service interrupted.

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SECTION 3 - DESCRIPTION OF SERVICES

3.1. Wide Area ("WATS") and Message ("MTS") Toll Services

3.1.1. The Company offers WATS and MTS intrastate interexchange long distance service utilizing switched or dedicated access arrangements between the Customer's Premises and the Company's facilities for call origination. Call termination is completed through a combination of Company facilities and LEC switched access arrangements.

3.2. Switched Inbound Service

3.2.1. Switched inbound service permits inward calling (via 800 codes) to a specific location utilizing premium switched, Feature Group D access on both ends.

3.3. Switched Outbound Service

3.3.1. Switched outbound services permits outward calling utilizing premium switched Feature Group D access on both the originating and terminating ends.

3.4. Dedicated Inbound Service

3.4.1. Dedicated inbound service permits inward calling (via 800 codes) to a specific location featuring the use of a dedicated, special access type connection on the terminating end. The Customer shall be responsible for all LEC charges in addition to the Recurring, Non-recurring and Usage charges set forth hereinafter.

3.5. Dedicated Outbound Service

3.5.1. Dedicated outbound service permits outward calling to stations in diverse service areas. Dedicated outbound service is distinguished from other services by the existence of a dedicated, special access connection on one end. The Customer shall be responsible for all LEC charges in addition to the Recurring, Non-recurring and Usage charges set forth hereinafter.

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SECTION 3 - DESCRIPTION OF SERVICES

3.6. Calling Card Service

3.6.1. The Company's Calling Card Service permits Customers to place long distance calls utilizing Company issued Calling Cards for billing purposes.

3.7. Timing of Calls

3.7.1. Long distance usage charges are based on the actual usage of the Company network. Chargeable time begins when a connection is established between the Calling Station and the Called Station. Chargeable time ends when either party "hangs up" thereby releasing the network connection.

3.7.2. Unless otherwise specified in this Tariff, the minimum call duration for billing purposes is eighteen (18) seconds. In addition, unless otherwise specified in this Tariff, usage is measured thereafter in six (6) second increments and rounded to the next higher six (6) second period.

3.8. Minimum Call Completion Rate

3.8.1. A Customer can expect a call completion rate of not less than 90% during peak use periods for all Feature Group D services.

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SECTION 4 - RATES AND CHARGES

4.1. Usage Rates

4.1.1 The following are the per minute usage charges which apply to all calls. Customers shall incur an additional activation fee of $1.50 along with a monthly recurring charge equal to $1.50.

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SECTION 4 - RATES AND CHARGES

4.2. Switched Inbound Usage Rates

4.2.1. Customers will incur a $5.00 monthly service charge. The Company may waive this charge for all Farm Bureau® members.

DAY/EVENING/NIGHT/WEEKEND

Mileage	Initial 18 Seconds	Additional 6 Seconds
ALL	$0.0327	$0.0109

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DATE OF ISSUE: July 27, 2005

DATE EFFECTIVE: July 29, 2005

ISSUED BY: Casimir Wojciechowski, President
IBFA Acquisition Company, LLC d/b/a FARM BUREAU CONNECTION
1850 Howard Street, Unit C
Elk Grove Village, IL 60007

SECTION 4 - RATES AND CHARGES

4.3. Switched Outbound Usage Rates

4.3.1. Customers will incur a $5.00 monthly service charge. The Company may waive this charge for all Farm Bureau® members.

DAY/EVENING/NIGHT/WEEKEND

Mileage	Initial 18 Seconds	Additional 6 Seconds
ALL	$0.0267	$0.0089

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IBFA Acquisition Company, LLC d/b/a FARM BUREAU CONNECTION
1850 Howard Street, Unit C
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SECTION 4 - RATES AND CHARGES

4.4. Dedicated Inbound Usage Rates

Reserved for future use.

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4.5. Dedicated Outbound Usage Rates

Reserved for future use.

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SECTION 4 - RATES AND CHARGES

4.6. Calling Card Usage Rates

4.6.1. Customers will incur a $5.00 monthly service charge.

DAY/EVENING/NIGHT/WEEKEND

Mileage	Initial 60 Seconds	Additional 6 Seconds
ALL	$0.1990	$0.0199

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SECTION 4 - RATES AND CHARGES

4.7. Recurring Charges

4.7.1. Reserved for future use.

4.8. Non-recurring Charges

4.8.1. Reserved for future use.

4.9. Special Promotional Offering

4.9.1. The Company may from time to time engage in Special Promotional Offerings or Trial Service Offerings limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage when approved by Commission. Company will not have special promotional offerings for more than 90 days in any 12-month period. In all such cases, the rates charged will not exceed those specified in Section 4 hereof and will be filed with the Commission.

4.10. Emergency Calls

4.10.1. Customer shall configure its PBX or other switch vehicle from which a customer places a call so that 911 emergency calls, where available, and similar emergency calls will be automatically routed to the emergency answering point for the geographical location where the call originated without the intervention of Company.

4.11. Payphone Use Service Charge

4.11.1. A Payphone Use Service Charge applies to each completed interLATA and intraLATA non-sent paid message made over a pay phone owned by a utility or Customer Owned Pay Telephone (COPT) Service. This includes calling card service, collect calls, calls billed to a third number, completed calls to Directory Assistance and Prepaid Card Service calls. This charge is collected on behalf of the pay phone owner. All Customers will pay the Company a per call service charge of $0.29.

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4.12. Universal Connectivity Charge

4.12.1. Services provided pursuant to this tariff are subject to an undiscountable monthly Universal Connectivity Charge. This monthly service charge is a percent of the Customer's total net intrastate, interstate and international charges, after application of all applicable discounts and credits, equal to the current FCC Contribution Factor.

4.12.1.A. The Company will waive the Universal Connectivity Charge with respect to specifically identified Company charges to the extent that the Customer demonstrates to the Company's reasonable satisfaction that:

1. the Customer has filed a Universal Service Worksheet with the Universal Service Administrator covering the twelfth month prior to the month for which the Customer seeks the waiver;

2. the charges with respect to which the waiver is sought are for services purchased by Customer for resale; and

3. the Customer will file a Universal Service Worksheet with the Universal Service Administrator in which the reported billed revenues will include all billed revenues associated with the Customer's resale of services purchased from the Company.

4.12.1.B. The Universal Connectivity Charge will not be waived with respect to:

1. charges for services purchased by the Customer for its own use as an end user; or

2. charges for which the bill date is on, prior to, or within fifteen days after, the date on which the Customer applies for a waiver with respect to those charges.

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_____ **Connect Program**

Service provided by:

IBFA Acquisition Company, LLC
d/b/a FARM BUREAU CONNECTION

1850 Howard Street Unit C
Elk Grove Village, IL 60007

Remittance Section

Customer Name	CASEY WOJCIECHOWSKI
Account Number	001022
Past Due Amount	.00
Current Charges	74.54
Due Date	5/07/04
Total Amount Due:	$74.54
Amount Paid	$_____

Please make checks payable to: IBFA Acquisition Company

CASEY WOJCIECHOWSKI
1120 THATCHER LANE
ADDISON, IL 6010

IBFA ACQUISITION COMPANY, LLC
d/b/a FARM BUREAU CONNECTION
1850 Howard Street, Unit C
Elk Grove Village, IL 60007

0000074540010220

Please detach and return above portion with your payment.

Summary of Account

Local Service	57.91
Long Distance Service	16.63
Total Current Charges	**74.54**
Previous Bill	12.45
Payment Received	12.45
Adjustments	.00
Past Due Amount	.00
Current Charges	74.54
Total Amount Due	**74.54**
Due Date	**5/07/04**

Detail of Payments and Adjustments

Payments must arrive before the due date on the front page. See Terms & Conditions on the back of the front page for directions.

Date	Description	Adjustments	Payments
03/30/04	Payment - Thank you		12.45
Totals			**12.45**

Account Number: 001022
Statement Date: 4/16/04

Important Messages

Customer Service can be reached at 1-800-362-3276 Monday – Friday from 7:30 a.m. until 6:00 p.m. (EST)

If you have any questions about your bill, please call Customer Service at 1-800-362-3276

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Invoice Backer

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IBFA

Account Name	Account Number	Bill Date
CASEY WOJCIECHOWSKI	001022	4/16/04

Current Charges Local Service

	Amount
Local Service Charge Summary	
Billing Account 630-543-2387	57.91
Total Local Service Charges	**57.91**

Local Service Charges for 630-543-2387

	Amount
Monthly Recurring Charges	
For Apr 16, 2004 To May 15, 2004	
Monthly Telephone Service	26.45
Total Monthly Recurring Charges	**26.45**

	Amount
Prorated Recurring Charges	
Prorate Monthly Charges	6.17
Total Prorated Recurring Charges	**6.17**

	Qty	Rate	Amount
Local Calls			
Local Calls Minutes	468.0		
Minutes Included	70.0		
Minutes Billed	398.0	.0350	13.93
Calls to 1+411 Calls	4	.6500	2.60
Total Local Calls			**16.53**

Taxes			
Federal Tax	1.48	State Tax	3.84
Federal/Other Tax	3.44		
Total Taxes			**8.76**
Total Local Service Charges for 630-543-2387			**57.91**

Management Report: Detail Monthly Recurring Charges by Line for Billing Acct. No. 630-543-2387

	Amount
For Line 630-543-2387	
Country Connect Value Package	21.95
Subscriber Line Charge	4.50
900/976 Call Blocking	.00
3-Way Calling	.00
Speed Dialing #30	.00
Speed Dialing #8	.00
Call Forwarding	.00
Call Waiting	.00
Caller ID Name & Number	.00
Automatic Callback (*69)	.00
Auto Redial	.00
Caller ID / Call Waiting	.00
TouchTone	.00
Total for Line 630-543-2387	**26.45**
Total Monthly Recurring Charges for Billing Acct. 630-543-2387	**26.45**

Management Report: Detail Pro-Rated Monthly Charges by Line for Billing Acct. No. 630-543-2387

	Date	Amount
For Line 630-543-2387		
Pro-Rated: Country Connect Value Package	04/08-04/15	5.12
Pro-Rated: Subscriber Line Charge	04/08-04/15	1.05
Total for Line 630-543-2387		**6.17**
Total Prorated Charges for Billing Acct. 630-543-2387		**6.17**

For Customer Service, please call 1-800-362-3276

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Account Name	Account Number	Bill Date
CASEY WOJCIECHOWSKI	001022	4/16/04

Current Charges Long Distance Service

		Quantity	Minutes	Amount
1+ Calling				
Intrastate 1+		44	83.2	4.07
Interstate 1+		31	186.1	9.25
Total 1+ Calling		75	269.3	13.32
Taxes				
Federal Tax	.42	State Tax		1.07
Federal/Other Tax	1.82			
Total Taxes				3.31
Total Long Distance Service				16.63

Call Detail

Date	Time	Called Location	*	Called Number	Minutes	Amount
CALLS FOR 573-766-0821						
[redacted]						
3/6	02:28P	MAXVILLE MO	1+	636-287-6988	17.3	.8477
3/6	05:59P	MAXVILLE MO	1+	636-287-6988	1.8	.0882
3/7	11:15A	KIRKWOOD MO	1+	314-960-9147	.5	.0245
[redacted]						
3/7	12:15P	MAXVILLE MO	1+	636-287-6988	.6	.0294
3/8	09:05A	KIRKWOOD MO	1+	314-960-9147	1.8	.0882
3/8	09:07A	MAXVILLE MO	1+	636-287-6988	.3	.0147
[redacted]						
3/8	09:44A	KIRKWOOD MO	1+	314-960-9147	.5	.0245
3/8	09:58A	KIRKWOOD MO	1+	314-960-9147	.8	.0392
3/8	10:31A	PARK RIDGE IL	1+	847-555-8879	8.3	.4067
[redacted]						
3/13	10:08A	NORTHBROOK IL	1+	847-903-7847	.3	.0177
3/14	08:02A	KIRKWOOD MO	1+	314-960-2952	.3	.0147
3/14	08:03A	VALLEYPARK MO	1+	636-225-8491	.6	.0294
[redacted]						
3/19	06:36P	ELMHURST IL	1+	630-543-2387	2.4	.1416
3/19	06:43P	KIRKWOOD MO	1+	314-960-9147	2.9	.1421
3/19	06:49P	ELMHURST IL	1+	630-543-2387	.7	.0412
[redacted]						
3/27	11:48A	KIRKWOOD MO	1+	314-960-7752	7.6	.3724
3/27	06:33P	MAXVILLE MO	1+	636-287-6988	4.9	.2401
3/27	07:11P	VALLEYPARK MO	1+	636-225-8491	6.3	.2597
[redacted]						
3/28	09:07A	VALLEYPARK MO	1+	636-225-7675	.7	.0343
3/28	09:53A	VALLEYPARK MO	1+	636-225-8491	2.6	.1274
3/28	10:08A	KIRKWOOD MO	1+	314-960-9147	.6	.0294
[redacted]						
3/28	10:25A	KIRKWOOD MO	1+	314-807-2011	.5	.0245
3/28	10:26A	MAXVILLE MO	1+	636-287-6988	5.1	.2499
3/28	10:55A	MAXVILLE MO	1+	636-287-6988	1.0	.0490
[redacted]						
Totals For 573-766-0821					95.2	4.79

CALLS FOR 630-543-2387
1120

Date	Time	Called Location	*	Called Number	Minutes	Amount
[redacted]						
3/4	06:17P	NORTHBROOK IL	1+	847-903-7848	.9	.0441
3/6	01:05P	BOULDER CO	1+	303-499-1731	15.2	.7448
3/16	01:02P	KALAMAZOO MI	1+	269-381-8844	1.6	.0784
[redacted]						
3/18	05:23P	MAXVILLE MO	1+	636-287-6988	12.2	.5978
3/20	02:15P	MAXVILLE MO	1+	636-287-6988	12.0	.5880
3/20	02:27P	MAXVILLE MO	1+	636-287-6988	21.7	1.0633
[redacted]						
3/24	09:34P	BELLEVUE WA	1+	425-454-5621	.3	.0147
3/24	09:35P	BELLEVUE WA	1+	425-922-2202	.3	.0147
3/24	09:35P	REDMOND WA	1+	425-881-6342	.3	.0147
[redacted]						

Call Detail

Date	Time	Called Location	*	Called Number	Minutes	Amount
1120 (continued)						
[redacted]						
3/31	08:02P	MAXVILLE MO	1+	636-287-6988	.5	.0245
3/31	09:15P	MAXVILLE MO	1+	636-287-6988	.9	.0441
Totals For 1120					174.1	8.53
Totals For 630-543-2387					174.1	8.53

ACCOUNT CODE SUMMARY

	Calls	Minutes	Toll Usage	Taxes	Total Charges
ACCOUNT CODES					
1120	26	174.1	8.53	2.39	10.92
TOTALS	26	174.1	8.53	2.39	10.92

For Customer Service, please call 1-800-362-3276

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE
7/29/2005
PURSUANT TO 807 KAR 5:011
SECTION 9 (1)

By _____
Executive Director